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ABSTRACT

This handbook for day care professionals is organized in 13 sections. Topics discussed are adminstration, advocacy, computerization, employer-sponsored child care, funding and fundraising, information and referral, legal issues, licensing and regulatory issues, school age child care, state initiatives, training, and health and safety. A special seven-page report, "The Day Care Insurance Crisis," focuses on increased costs and cancellations of day care insurance. (RH)

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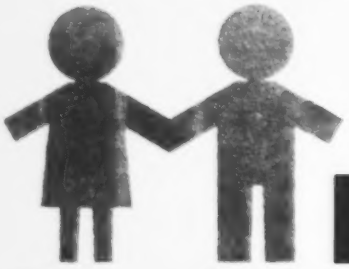

Handbook for Day Care Professionals

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DAY CARE U.S.A. NEWSLETTER

DAY CARE INFORMATION SERVICE

THE INDEPENDENT BIWEEKLY NEWSLETTER OF DAY CARE INFORMATION SERVICE

Dear Subscriber:

Enclosed is the extra bonus we promised when you subscribed to Day Care Information Service.

By now you may have seen at least one issue of our newsletter, Day Care U.S.A., for professionals involved with child care and pre-school education.

Please let us hear from you . . .

. . . if you are not receiving Day Care Information Service on a regular basis.

. . . if you have any questions about articles appearing in Day Care Information Service.

. . . and if you have ideas or information that could prove valuable to other day care professionals.

Our goal is to provide our readers with timely, accurate information and guidance. Welcome aboard.

Sincerely,

Alice Jackson

Alice Jackson
Assistant to the Publisher

4550 Montgomery Ave., Suite 700 North • Bethesda, MD 20814

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How to Rate a Day Care Environment

If you were rating a child care program on how staff used informal conversation to develop language skills, which staff would get the higher mark?

- The staff that makes a conscious effort to have an informal conversation with each child every day. Staff verbally expands on ideas presented by children -- for instance, by adding information and asking questions that encourage the child to talk more.
- The staff that has frequent conversations with children and uses language primarily to exchange information with the kids and for social interaction. Children are asked "why, how, what if" questions, requiring longer and more complex answers.

The first staff is better, says Thelma Harms, child care researcher and co-author with Richard Clifford of the "Early Childhood Environment Rating Scale." Although the second staff has excellent staff-child conversation skills, they do little good unless every child benefits from them every day, Harms says.

Here are some tips she gave at a workshop for Army child care directors on how to evaluate a day care learning environment:

- Observation is important. When you first walk into the center or home, take a few minutes to orient yourself and just look around -- regardless of whether someone else is with you.
- As a director, don't be chained to your desk. Evaluate the environment room by room.
- Don't ask yes-no questions of teachers. A teacher can answer yes to the question, "Do you stimulate the children verbally?" even if all she did was elicit an animated hello from a child that morning.
- Don't ask questions that imply the answer, such as, "You do have one person who greets each child individually, don't you?"
- Once you've rated the environment, "tune people in to self-monitoring" by telling them that you'll return to see the improvements they've made.

For more information on the Early Childhood Environment Rating Scale, contact Harms at the Frank Porter Graham Child Development Center, University of North Carolina, Hwy. 54 Bypass W., Chapel Hill NC 27514.

Day Care on the Air

Entertainment for youngsters in the summer. Discussion of child care issues during the school year. You'll get both and more on "The Family Day Care Show," a half hour weekly radio broadcast on KFAI, a community FM station in Minneapolis.

Group home operators Marian Turner and Michael Kauper have been broadcasting the all-volunteer show for four years. On Wednesdays at 1:30 p.m., they discuss training, legislation, child abuse, child development -- recent shows focused on get-

ting children to eat well and go to bed.

Guests include leaders in the local day care community and child development professors from the University of Minnesota. Local entertainers also appear.

Some summer entertainment is home-made. "We have children record a radio play," Turner says. "Kids act as disc jockeys and play their favorite records."

The Hennepin County Family Day Care Assn. pays the show's expenses of about $1,200 a year.

How to Freeze Your Energy Costs

Energy bills can cost day care programs thousands of dollars a year more than necessary, say energy consultants. You can chop heating, cooling and lighting costs with some simple, inexpensive steps, says Dan Becker, an engineer with the Center for Neighborhood Technology (CNT) in Chicago. Tips from Becker and other energy experts:

- If your building's heated unevenly, install radiator valves to limit heat in steam and hot water systems in hot rooms. Most valves cost $75-$100. But don't use them if you can't keep kids away from them.
- Make sure filters, fans, coils and other parts of heating and cooling systems are clean and fan belts run smoothly.
- Check all air conditioning controls and thermostats to make sure they work so you can control air flow properly. If they break, get them fixed at once.
- Use lower watt light bulbs. Replace incandescent bulbs with fluorescent; they're three to five times more efficient. If only part of a room needs bright light, get a desk lamp rather than overlight the whole room.
- Shut off air systems when you close. Turn them on an hour before opening. If you have extra space, concentrate activities in part of the building and heat only that part.
- Explore replacing a furnace over 10 years old. New ones are so much more efficient that you can recoup costs in five to seven years -- maybe less.

Be sure energy saving measures comply with state regs, warns CNT's Michael Freedberg. Illinois centers can't use storm windows if they prevent windows from being used as fire exits, he says.

Groups like CNT perform energy surveys and help arrange overhauls of energy systems. Some work free and can get low-cost financing for non-profits. Many will work with for-profits too, says Meno Griffith of Jobs in Energy. For a group near you, contact her at 815 15th St. NW, #709, Washington DC 20005.

Marketing More Important Than Ever, Say Those Who've Done It

Even if you've got a waiting list, you still need an ongoing marketing program for your child care center, say two child care professionals. Warning: Hastily done marketing programs can do more harm than good, they stress.

Beware of buying marketing and promotional services from salespeople, warns Keith Stephens of Palo Alto Preschools. You may end up with a lot of keyfobs and buttons that you can't get

rid of. Instead, assess the needs of your marketplace to learn how it should be approached.

Palo Alto uses a questionnaire to new parents, accompanied by a letter thanking them for enrolling their children. The survey asks why they decided on Palo Alto, what competing services they considered, how they learned about the program. A recent analysis of the surveys revealed that 53% of Palo Alto's business came from parent recommendations. A scant 3% came from newspaper ads -- which had made up 20% of its advertising budget.

Staff should be trained not to give too much information over the phone, to encourage parents to visit. Stephens has a 3"-X-5" card file of telephone inquiries -- name and address of the caller, type of program interested in, outcome of the call. His staff makes follow-up calls after parent visits and this information is also filed away; they'll be placed on an invitation list to special events the center holds.

When parents come in, give them an introductory packet of materials that represents the center in the best light. Palo Alto's includes a descriptive brochure, a certificate for a one-week free trial, a checklist of what to look for in a day care program and nitty-gritty information on fees, payment schedules, discipline policy and so on. Don't forget information on the child care tax credit -- it's an even better selling point than before.

Don't forget to greet the parent as well as the child, cautions Stephens. And realize that the parents will be a little nervous, says Roger Neugebauer of the Child Care Information Exchange. Introduce them to the teachers, explain what is going on in the classroom, talk to them in private after the tour to discuss any false impressions they might have received, Neugebauer says.

Tips for Staff Planning Guides

A curriculum planning guide is a good training tool and a reference for experienced teachers -- but don't overload it with information, says the director of nine after-school child care programs. Jill Steinberg, After School Day Care Assn., Madison WI, suggested including the following items:

- Background. State goals, including needs of children you serve and your program's set-up. An after-school program guide should remind staff that the children may need to unwind after school. Include tips on scheduling and factors staff should watch for, such as children's attitudes and whether boys and girls are treated differently.
- Activities. Keep a record of games, recipes, science experiments that have worked. "Teachers don't want to look through five cookbooks for a banana bread recipe," Steinberg says. Put it in a looseleaf binder so you can add to it.
- Policies. Whatever your board of directors or other bosses mandate as well as government codes you must meet.
- Procedures. Establish a routine. Do you take a roll or do kids sign themselves in? Schedule staff meetings and clean-up at the end of the day.

Traveling Library Supplies Rural Centers

Ten rural Wisconsin day care centers are getting high quality teaching materials through a traveling library set up by a college professor in La Crosse.

The program was started with a $15,000 Title I grant to purchase the materials, says Sister Rochelle Potaracke of Viterbo College, who developed the library while doing on-site training of center administrators. Costs are now limited to postage for regular mailings to the centers, phone calls to track down lost items (that's rare) and upkeep of the materials, Potaracke says.

The centers rotate 14 boxes of more than 175 books, 35 workjobs, 75 puzzles and games, 50 records, 35 puppets, among other items. Each box contains a mixture of materials; they've yet to get through all of them, Potaracke says.

It takes "a lot of thought" to set up a rotation system, so you know what's where, she advises. Policies Viterbo follows:

- A center responsible for loss or heavy damage must pay half the replacement cost. One center lost the large box the materials travel in. Since they're specially designed to withstand lots of use, the center had to buy a new box directly from the manufacturer before the materials could move.
- Centers keep each box for a two-month period. Administrators get a letter of notice prior to each exchange. Each center is responsible for getting its box to the next location on the list. Viterbo serves as a drop-off/pick-up point for remote centers.
- Each box has a check-list that administrators go over when receiving and passing on materials. All items in the boxes are cataloged. Potaracke might start a sign-off system to identify who actually handles the exchanges for each center.

For awhile, the track record looked good -- only one book lost, she says. But one month, a box wound up in someone's garage. A center's board member had forgotten to deliver it.

For more information contact Potaracke at Viterbo College, 815 S. 9th St., La Crosse 54601.

Talking to Parents of Abused Children

A day care provider in Green Lake County, WI suspected one of her children's parents of abuse. She contacted the local social services department to ask advice. The mother got wind of the call -- it's a small town -- and pulled the child from the center.

Once you've lost track of such a child, it's hard to find him again, says Laurie Roman Bernfeld, Center for Public Representation, Madison. It's one of the reasons Green Lake providers and social services officials decided to cooperate with the Center on a training project for child care workers to help them spot and report child abuse without alienating the par-

ents. Some tips from the workshop:

● Create an atmosphere that encourages parents to talk with you. Make the subject part of a general parent discussion group at the beginning of the day care year. "If (abuse) happens, the parent feels the subject has already been broached," Bernfeld says.

● Be a role model for the parents. If a parent wants to talk to you, don't go someplace quiet. Instead, show the parent it's possible to deal reasonably with noisy, active children. "Let them see you in chaos," she says.

● Don't stress the negative. "Yes, Tommy is a real terror," is not the way to sympathize with these parents. Instead, tell them that all parents feel the same way they do at times.

● Get to know a local child abuse official beforehand. If an abuse problem arises, you will have already established a channel of communications and a working relationship. It could help avoid misunderstandings that result in losing the child from your surveillance.

The training session, which four other counties also participated in, was run by child abuse officials from the counties. A representative from Parents Anonymous also spoke, and she got more questions than anybody else, says Bernfeld. Local officials and Parents Anonymous provided the training materials.

For more information contact Bernfeld at the Center, 520 University Ave., Madison WI 53703 (608) 251-4008.

Getting Around Those Non-Profit Bans

Despite the government's proposed rules to restrict non-profit lobbying -- Circular A-122 -- you can legally handle grant money so some of it winds up in advocacy, says Washington lawyer Jim Feldesman. For instance:

● Employees can have money taken from wages each paycheck, tax deductible, for a political use. Caution: avoid coercing employees in any way to do this. Be sure bookkeepers handle the paperwork on non-federal time -- best to do it after hours. Keep the funds in a separate bank account under a different organization.

● Place employees' sick and annual leave, paid for by federal funds, in an interest-bearing account as it accrues. Staff can donate their accrued leave to your organization, which is free to lobby with it. Write into your policy an overgenerous vacation and sick leave, so staff couldn't possibly use it up. "You can get a lot of money that way," Feldesman says.

● Give conferences on non-sensitive subjects such as technical assistance. Resulting money from fees and donations can be used for advocacy. "It can be a big profit item," he says.

Even if the government doesn't forbid a particular use of grant money, don't assume it's legal, Feldesman warns. The federal government may try again to disallow activities dropped in the revised A-122, such as paying membership fees with federal funds in organizations that lobby, he said at a Washington conference on non-profit advocacy.

Day Care Consultants Offer Curb Service

Some lucky day care centers in Northern California that can't get to child development consultants for advice have had the consultants come to them -- in the 24-ft. "Sam Van," a minibus that "combines the stimulus of a bookmobile with the sheer delight of an ice cream truck."

Sisters Neel and Margaret Stallings, early childhood development experts, have been paying regular visits -- in the van named after Uncle Sam -- to a dozen day care centers at military bases around San Francisco. The van was gutted, then outfitted with shelves that store reading and resource materials. Providers can borrow these materials as they would from a library. It also has storage space for new and different toys and equipment children can use for short periods.

The Stallings say the Sam Van concept can be applied anywhere. "It doesn't have to be connected to the military, it can be tried wherever on-site consultation may help," stresses Neel Stallings, who along with her sister developed innovative civilian childhood training programs overseas.

One of the sisters usually drives the van. When they stop at a center, kids and providers first get a chance to check out the van for the latest toys, equipment and childhood development resource materials. "The excitement! It's like a visit from the ice cream turck," Neel says. Then the driver, always a trained early childhood development expert, takes over the group for a while. "It gives providers a chance to step back, to watch how the kids interact, and to observe training techniques that may be new to them," Neel Stallings explains. There are other advantages:

- Because the same driver-consultant visits the same center at regular intervals, rapport among staff, children and consultant is quick to develop. "It's not one consultant this time, and another one later. Because on-site visits are consistent and frequent it's easier to get things done," Stallings finds.
- Center directors have a chance to see how kids respond to toys and equipment they may have thought of buying. In effect, it's a no-risk way of trying something free. Often, directors find that items they'd thought of buying through catalogues aren't what they're cracked up to be.

It cost about $46,000, including the consultants' personal services contracts, to get the project rolling. The money came from the Dept. of Health & Human Services and United Way.

Co-Op Buying: How to Avoid the Headaches

A Minneapolis family day care organization spent $4,000 on toys for providers participating in a co-operative. But only $1,000 worth was purchased by the providers. "We ran all over the state trying to sell $3,000 worth of toys," says one of the organizers.

Getting stuck with supplies is one of the many headaches of day care buying cooperatives. But once you've got a good purchasing system in place, the discounts are a real bonus for the centers and homes, say those who are making it work. Some advice:

- When starting out, check with manufacturers regarding discounts, necessary volume and shipping charges. Don't meet with interested caregivers until you've got specifics on what you can get and how cheap it will be.
- Try to confine ordering to certain times of the year. Find out when centers and homes do their ordering.
- Work with a specially-designed order form that each director or provider can easily fill out. Provide them with manufacturers' catalogs.
- Monitor the quality of the merchandise you buy. A Pittsburgh organization is trying to figure out "whether to buy top of the line," by getting centers and homes to report on the condition of merchandise in the months following purchase.
- Don't overlook cooperative use of local resources. Co-op members could present cards at a local store for discounts on supplies or groceries. The Minneapolis program also provides the services of a local retired carpenter to co-op members.
- If you've got enough volume, you could become a vendor for the manufacturer. It involves signing a contract, and you'll need a good credit rating. You'll get a bigger discount.

Interns May Help Ease Budget Crunch; Be Aware of Pros and Cons

Using college interns is one of the oldest and often best ways to get good, inexpensive help in a child care program that needs to trim budgets, suggests Ernest Norman, from the College of Human Resources, University of North Dakota.

Norman was instrumental in setting up an intern program through Letterman Army Hospital in San Francisco. Students work at the Army day care center affiliated with the hospital. "They are young, energetic and bring the most recent teaching methods to the job," he emphasizes. "We've found that students and child care operations almost always benefit."

But you need to do a lot of homework to set up a program that benefits everyone involved, Norman cautions. United Way provided $20,000 in seed money to get the Letterman project off the ground. The funds were used to identify areas where interns might help the hospital, and to outline job descriptions and responsibilities interns would perform. This preliminary work is important because you will have to enter a written agreement with the school.

Be sure the basic agreement spells out who is legally liable for the intern's conduct, performance and health. Most schools have insurance policies that should cover the intern. If it's an arrangement with an out-of-town school, the agreement also needs to spell how room and board is to be handled.

Most colleges and universities won't enter into an arrangement unless it's clear that students will be given responsible tasks, and that they'll be able to consult with a qualified supervisor -- usually a person with an MSW. Be prepared to devote some time to interns -- they're not ready to be completely on their own.

Most child care centers that look for such assistance aren't specific about the kind of interns they need. "Usually they get someone who hasn't specialized in early childhood development, because they don't think to make

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it a requirement," a consultant points out. But even if interns have only a general social work background, they can be a big help, Norman says. Identifying cases of child abuse or neglect, and doing liaison with families are these interns' strong suits, he's found.

Tips on Keeping Food Costs Down

The kids at the Ft. Bragg NC day care center aren't throwing away their salads anymore. Instead, they've been cleaning their plates since they started growing the vegetables in their own gardens.

Regional USDA officials visited the program and told children's services coordinator Sondra Holmes she could cut down on waste and save some money. For instance:

- To make meals more attractive, Holmes bought plastic compartment trays that keep the food from running together. The new trays also accent the different colors of the food -- which her staff tries to vary.
- Hot breads are cheaper than store-bought and allow Holmes to combine meal components, especially for snacks. For instance, home-made cheese biscuits are cheaper than cheese and crackers; corn bread is cheaper than rye; fruit muffins and bread pudding with raisins combine two nutritional components at snack-time.
- Some items just didn't have enough nutritional value to purchase at all -- such as bacon, butter, jelly, jello, pudding. And if a dish was prepared three different ways without success, they'd just stop serving it.
- They were often serving an extra component with snacks. As a result, they now serve water instead of juice or milk.
- Holmes invested in electric frying pans and toaster ovens so the kids could cook their own food. Once they cooked it themselves, they'd eat it -- and Holmes' staff could serve it later on as part of the regular meal program.

Audits of Food Program May Get You in the Soup Unless Records Are in Order

Even after a day care home in the Southeast burned to the ground, the operator continued to apply for -- and receive -- federal funds under the Child Care Food Program (CCFP) for several years. The case is one of the reasons government officials crack down on centers, homes and sponsors with sloppy recordkeeping, however unintentional, auditors say.

Programs can avoid trouble by following fundamental rules of good recordkeeping. According to a Dept. of Agriculture official, here are some of the documents auditors are required to review:

- Invoices for all food received, all non-food supplies and purchased services.
- Contracts or invoices for rental equipment used in food service.
- Invoices for expendable equipment used in food service.
- Meal count records (keeping menus for two weeks is also recommended).
- Records of program income.
- Labor records -- approved time and attendance records, or other records showing hours worked, hourly rate, withholdings, annual leave, sick leave and the like.

Auditors are especially interested in how indirect or overhead costs (heat, electric, telephone) are allocated to CCFP. You're inviting further investigation if, for example, the entire heat bill is charged to the food program, warns an official from a sponsoring agency in Colorado. Develop a policy for allocating overhead costs, put it in writing and keep it on file, this pro advises. "It shows auditors you take recordkeeping seriously."

Federal regulations require bi-annual audits of every child care center or sponsor under CCFP. "The audit effort has been expanded," emphasizes a Dept. of Agriculture aide in Atlanta. "And we'll keep going at it."

Documents supporting claims under CCFP must be retained at least three years -- longer if there's an ongoing audit. Auditors usually give 10 days' written notice, but you can request more time to get records in order. If you question an auditor's request during a review, phone the regional office of USDA for a quick and informal ruling.

How to Inspect for Safety Hazards

Don't rely on licensing inspectors to catch all safety hazards in your program, experts warn. Inspect your own facility "witn a higher level of observation" than most outside observers would, says child care attorney Bob Crabtree. Some important checkpoints:

- Bolt down storage bins, outdoor play equipment, furniture or other items that could fall on a child. A girl was killed in a Massachusetts Kinder-Care center when a storage bin fell on her head.
- Check playground equipment regularly for rust or protruding nails. Be sure jungle gym bars are fastened and swings are secure.
- Ask manufacturers to build safety into what they sell you. After the tragedy, Kinder-Care told suppliers to replace sharp corners on furniture with rounded or blunted ones, or to cover them, says regional director Al Naddaff.
- Check wooden equipment like picnic tables for splinters.
- Fence off swimming pools -- even those above ground. A child drowned in an above-ground pool at a Colorado day care home, says state licensing chief Elizabeth Kester.
- Don't lock outside doors from the inside. That makes it difficult for children to leave in case of fire, Kester says.
- Block children's access to the kitchen with barriers.
- If you need technical help, call licensing officials, advises Bob Kubacki, Massachusetts Office for Children. Don't see them merely as a threat.

Starting a Center From Scratch

It took a year longer than planned but Nova University's Dick Goldman built a day care center to his own specifications. At the recent National Assn. for the Education of Young Children conference, Goldman outlined the process of building his Fort Lauderdale FL center:

- Site selection. "It doesn't take being a great demographer," he says. "We just rode through neighborhoods looking for 'for sale' signs," playgrounds and no preschools. Goldman asked carriage-pushing mothers where they planned to send kids.

• Find an architect who'll listen to you. Goldman spent three hours telling his architect what he wanted: access to outdoors from every classroom, a large central indoor area for play on rainy days and pairs of classrooms connected by doorways to encourage team teaching and cut down on noise. The architect incorporated these ideas and others that fit together. What didn't was dropped.

• Be prepared to scale down plans later to save money. Changing from tile to stucco saved $170,000. Dropping windows with built-in screens and shutters saved $50,000.

• Appease everyone with veto power. Goldman needed approval from zoning boards and water officials. Since the center would increase traffic, he had to pay $2,500 for a traffic light. The developer would only approve plans if the center was the same style as its neighbors. And while not required by law, Goldman installed smoke detectors to satisfy a city councilmember.

• Choose a builder carefully. Favorable qualities of Goldman's builder: he won't leave anything onsite overnight and fires any subcontractor (electricians, plumbers) who doesn't show up on schedule.

• When seeking financing, don't just talk to bank branch managers or any vice president. "Almost anybody who works in a bank has the title 'vice president,'" Goldman says. Ask around until you find the bank official who's really got the power. Goldman helped convince the bank to finance his center by showing he'd employ 30 people in the neighborhood.

'Class Act' Gives Day Care Advocates an Edge

When Orange County CA day care advocates were trying to gain some lobbying influence, they decided the way to attract money was to spend money -- or, to look like they were spending it. So they put together a $30/person, $50/couple fundraiser that attracted respected members of the community as well as a state legislator. The event not only helped them raise $25,000 for a lobbyist, it put them on the same level of prominence with decisionmakers, businessmen and professionals in the upper-class community.

"We wanted a 'class act' -- to change the image of children's advocates" as old ladies in tennis shoes or flaming radicals, explains Nancy Noble of Campus Child Development Center, Irvine. So the coalition of private and public child care providers and educators decided to throw a formal bash at the Newport Harbor Art Museum, complete with music and elegant buffet dinner. Food and engraved invitations were obtained at cost; the museum donated space because Noble and her husband were members.

To compile an invitation list, coalition members each came up with names and addresses of prominent locals on 3 X 5 cards; the museum also provided free a mailing list of members who had contributed at least $250. Legislators were "honored" at the feast and were given a format for brief remarks. Two representatives from the California Children's Lobby also spoke. But the event was "primarily a social affair," says Mark Renick of the Children's Home Society, Santa Ana.

Money talks in other ways, too, says Renick. A $5 contribution to one legislator's campain got Renick an invitation to a $100/plate dinner for only $25, when the legislator didn't get enough attendees at the higher price. Renick brought some child care advocates along with him, and made some more good contacts. "We've got to stop talking to ourselves" in children's advocacy, says Noble. "A class act carries a lot of weight -- more than a spaghetti dinner."

Boat Ride Raises $2,000 for Candidate

New York children's advocates took a ride on the Hudson River to the tune of some $2,000 -- which they donated to the re-election campaign of a local candidate to the state legislature.

The ad hoc group of about 15 day care professionals and lobbyists had no trouble peddling the $12.50 tickets ($25 for couples) to friends and colleagues who were familiar with the legislator's record on children's issues. They sold 500 within two weeks, says Tony Ward of New York's Day Care Forum. The boat was chartered from a local tour boat company operating on the Hudson.

It took some extra time but very little formal organizing because the group attached itself to the candidate's campaign organization. Tickets were divvied up among the group's members. Proceeds were presented to the campaign on behalf of the diverse children's programs the group represented, says Ward.

Voter Registration a Political Tool

Child care directors in Broward County FL have found a way to make child care politically visible in their community: They're becoming deputized to register voters.

It's not time-consuming and it doesn't cost anything, but it can result in having lots of clout, says Sandra Friedman, Early Childhood Development Association, Fort Lauderdale. Directors must take a one-day class held by the county elections superintendent, and pass a test. Once deputized, they'll set aside one day to register voters, and the superintendent will send the materials needed, Friedman says.

A deputized director "draws attention to herself as a politically aware person," Friedman explains. And a local candidate will listen to her because she can influence voters. But be careful: don't try to push one candidate over another, Friedman cautions. If you work for the loser, you'll be in trouble.

The Broward County directors plan to hold a "candidates night" to educate voters in their jurisdictions, and give equal time to the politicians. It should bring lots of local press, Freidman says. For more information contact her at the association, 4137 State Rd. 7, Ft. Lauderdale 33319, (305) 486-3900.

Stats Can Make or Break Your Case

Numbers knock out policymakers, says one advocate. But when using statistics in advocacy, make sure they can't be used against you, says John Niblock, former North Carolina governor's youth advocate.

Niblock used numbers to hike day care funds for the eastern part of the state. He showed that Appalachian Regional Commission (ARC) funds meant day care centers in the western part of the state spent more per-child than those in the east, which didn't get ARC money.

To show its effectiveness, a preschool program for disadvantaged youth did a follow-up survey showing former students had a 31% arrest rate, compared to a whopping 51% for those who never attended.

But anticipate your opposition, Niblock warns. To bolster a case against corporal punishment, he showed most children receiving it were black. His opponents simply countered that black children misbehave more. "We should have said that given similar infractions, black children get disciplined more," he observes.

You don't have to do elaborate surveys, he says. Get your data from Census reports showing number of children and families in particular areas and income status. State governments and academic studies can also provide useful statistics, Niblock says.

"Reduce arguments to their simplest form," he adds. Legislators and media don't want to plow through long documents. Prepare a one-page summary of your findings, using ancedotes to put the data in human terms.

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You must remember it's there (so you don't trip), but fighting the fire is more important."

• Keep this in mind: Congress is scheduled to release its budget message April 15, points out Melanne Verveer, Coalition on Block Grants and Human Needs. But they'll probably delay it because the date falls during Easter recess, and they don't want to deal with the consequences while they're home. So try to get to your legislators during this break, she advises.

The Coalition is setting up a clearinghouse to document who is suffering from the cuts and where, says Verveer. She encourages information from all state and local programs. You can get your data to her through CDF.

Getting Good Local Supply/Demand Data

Rather than rely on national studies for an accurate picture of child care needs, some child care professonals are doing their own local assessments. They use a myriad of methods, but the most reliable data come from parent surveys and information and referral (I&R) follow-up, many say.

Some points to consider when going after this crucial data, according to those who've done it:

• When gathering cost information, don't focus on cost of the program; that indicates how to spend subsidized dollars. Look at the cost to parents, says Gwen Morgan, Wheelock College.

• When surveying parents, don't use jargon. Many don't know what "family day care" means; you have to specify whether they're using in-home, out-of-home, relative, and non-relative care, says Merle Lawrence, who's done sample follow-ups for Child Care Switchboard in California.

• Parent surveys are time-consuming, but they're the only way to get reliable data on "underground" and relative care, these researchers say. Parents who use I&R and United Way services usually "are the most desperate parents," says Wendy Gray, Massachusetts Dept. of Social Services. Dissatisfied with the options, they've often been searching for more than a month and know what's available.

• If you don't have resources to do a parent survey, see if a United Way can send out parent questionnaires, suggests Gray. Or take local Census data and figure labor force participation, what percentage would have access to relative care, how many are part-time workers, and so on.

• Don't rely on waiting lists to indicate demand. Many parents get on several, and often have children in care already. There could be long waiting lists in one program and empty slots down the street. It's more an indicator of quality, says Morgan.

Impact Statements: How to Make Them Work

Simplicity is the key to impact statements, says Linda Morlock, president of the Florida Title XX Provider Forum. Morlock and her colleagues produced a concise, seven-page report that showed the state made a $3.1 million profit from its Florida Child Care Program. The legislature approved

a $3 million increase, and a projected 10% increase the next year. Tips from Morlock on putting together a compelling report for your legislators:

- Don't clutter the statement with explanations. Morlock's report is done in large type with lots of space in between each line of figures. No more than two pages is devoted to each of four impacts: on the economy, tax revenues, families and welfare. The last page carries a three-sentence summary.
- Explain the report in person. Florida advocates presented the impact statement to legislators in person, answering any questions on the spot.
- Be ready for challenges. Opponents will use their own numbers, says Morlock. One legislator questioned her assertion that a dollar is circulated eight times within a community, resulting in a $1.2 billion benefit to communities because of employed parents served by child care. Morlock pointed out that even a reduction of that number would show a phenomenal benefit to local economies.
- Don't get bogged down by strict research rules. Numbers don't have to be expanded to the third decimal point, Morlock later learned. And she got lots of mileage out of a study showing that child care reduced the state welfare rolls -- despite the fact that the study had been done a few years before.
- Use personal experiences. Numbers are important, but so are the testimonials of mothers who would be on welfare if it weren't for subsidized child care, Morlock says.

Connections And Timing Make the Day

Good timing and connection-plugging can turn a day into a major advocacy and publicity blitz, Southern California child care advocates have shown. With a lot of donated labor and sympathetic businesses paying about $10,000 for events, a Child Care Action Day helped boost state day care appropriations and strengthen an advocacy network.

"Connections made everything happen," says coordinator Karen Hill-Scott. Friends in local media arranged broadcast interviews and newspaper articles. Business friends paid for a breakfast for businesswomen and an evening reception. Other keys to success, Hill-Scott says, involve:

- A specific purpose. Advocates sought to broaden support by bringing diverse elements together. No one on the 15-member steering committee of child care and women's groups knew all other members when they started.
- Hitting the right audience with the right message. At breakfast, they placed one child care professional per table to answer questions and gave each attendee a packet of information on child care options for business. They sought to show through media that day care's not just welfare.
- Timing. Planning the event when major legislation's considered spurred many people to write legislators. Best to do it when local politicians can come to events. Reward them for supporting your programs. Spread events over a weekend if need be.
- Turning bad publicity into good. After headlines about sexual abuse "anything to do with day care would attract attention," Hill-Scott says. So they planted stories saying most day care's good for kids.

How to Run a Voter Registration Drive

It's not hard to turn your program into a voter registration center in many states. Local groups like the League of Women Voters (LWV) in Louisville KY are providing the know-how. Local LWV volunteers visit centers, bringing forms to register parents and staff, says Linda Locke, who launched a registration program at Louisville Community Coordinated Child Care. Other pointers:

- Have someone on staff learn to register people. In some states, you just need to fill out mail-in cards; in others you must be deputized, says Toby Weismiller, political action coordinator, National Assn. of Social Workers (NASW). Requirements for deputies vary; some states give it to anyone passing a simple class, she says. Check with your county clerk.
- Collect, examine and deliver completed registration forms yourself. Parents don't always fill them out correctly or mail them in, Locke says.
- Consider extending hours on election day so parents can vote. And give staff time off, too.
- Help arrange car pools to the polls from the center.

Making Your Child Care Survey a Hit

Everything you need for a local child care supply/demand forecast is ready to be collected -- if you've got time for the project. The California Child Care Resource and Referral (R&R) Network did one, and it's been such a hit among state businesses, the press and advocates that the Network ran out before providers could get copies of the five-county survey. Tips on putting one together:

- Assign someone to spend a year or so working on it full time. It took 3-4 months just to survey the 4,000 providers, says coordinator Merle Lawrence. But produce the survey within a year and a half or the data will be stale.
- Get local R&R or other groups to help. Network R&Rs surveyed providers by phone while updating files to avoid calling twice.
- Limit questionnaire length. The network's five-pager took too long, Lawrence says.
- Do a regionwide survey. Employers need data on employees who live in one area and work in another.
- Tabulate surveys by computer. Hook up with a university if need be. The Network's hand tabulation was "ludicrous," Lawrence concedes. Figure computer costs into grant proposals.
- Combine survey results with data from the U.S. Census Bureau, U.S. Bureau of Labor Statistics and state government. Compare projections of children with working mothers to number of slots available.

For more on its Child Care Information Kit, contact the Network at 320 Judah St., Suite 2, San Francisco 94122, (415) 661-1714.

New Group Pulls in Local Child Care Resources

A lobby for day care needn't focus on government support, says a new group of California advocates. Founded in spring 1984,

Child Care Advocates of America's (CCAA) been pushing government, churches, community groups and business to help fill local child care demands. Distant plans include going national.

Using local media articles, conferences and recent testimony before the House Select Committee on Children, the Orange County-based group:

● Raised $18,000 with a Victorian fundraiser, asking local officials to be on the host committee to draw crowds. CCAA persuaded companies to donate entertainment, invitations, food, auction items and a restored Victorian mansion for the event. And CCAA told firms what the others gave, to spur them to match each other. "Businesses don't want to be left behind," says cofounder Betty Shaffer.

● Urged local governments to assess day care needs, convincing the county board to study the issue. It also got the Junior League of Newport Beach to push local business to explore child care options.

● Helped the local Teamsters union formulate a demand for child care in contract renewals.

● Shook Sears & Roebuck into considering child care for employees by showing many could use the assistance. Store officials were taken aback by the group's findings, Shaffer says.

Finding State Money to Fund Programs

No one likes tax increases, but if you need one to fund your program, you can ease the blow for voters and politicians. Children's Defense Fund (CDF) officials give the following advice:

● Look for obscure revenue sources to fund small programs. States and local governments tax or charge fees on everything from fuel to entertainment, alcohol and licenses. They can always find new ones or increase old ones. For ideas, see the annual "State Government Tax Collections," $3.50 from the Census Bureau, Washington DC 20233.

● Consider a trust fund. At least 15 states set aside money for children's programs, most to fight abuse. They fund them with fees on licenses, birth certificate copies, etc. (See page 48).

COMPUTERIZATION

North Carolina Solves Reimbursement Problems with Automation

North Carolina day care administrators have given rave reviews to a new automated reimbursement system that, they say, has cut their work by 75% and costs only $30,000 a year to operate. And they're willing to share it with other states.

The system was developed in-house after a consultant was unable to help them out, says Tim Quigg of the state's day care division. As computer systems go, "it's no computer marvel," Quigg points out -- which seems to be partly responsible for its success. The system relies on a simplified coding procedure modeled closely on codes the state used in the manual reimbursement process. Basic information such as child identification, nature of service, basis of eligibility and number of days in care are recorded initially; after that, only information that changes needs to be recorded. The computer does all the rate computation.

"The biggest problem wasn't in forming the system, but in training" local people to use it, and overcoming the skepticism of some county administrators, Quigg says. The state expanded slowly, adding 20 counties a month out of 100.

One of the first to sign on was Mecklenburg County, the largest, serving 900 children. Before the automated system, it took one clerk a full month to issue the county's invoices to the state, says business officer Dick Evans. Now that time's been reduced to two weeks, freeing her for other tasks, Evans says. The clerk was so impressed, she wrote a personal note to Quigg praising the system.

4Cs Pioneer Computer Payment Systems

Child care groups running vendor-voucher programs are turning to in-house computer systems to help them manage an ever-increasing load of services and funding sources as day care demand grows and business begins to support it.

The groups are using their new systems to track how much to bill each funding source and how much to pay each provider each month. The computer programs record eligibility, attendance and provider fees, producing monthly lists of which clients need to be re-evaluated for subsidies.

The dBASE 4C program used by Evanston (IL) 4C saves hours of searching, as most children in the program have different surnames from parents, says director Alberta Porges. Cost to develop it from dBase II software was $7,400. Without major changes, it could cost as little as $500, says its programmer, Allen Berger.

4C of Central Florida, Inc. recently brought its computer system in-house after about eight years of buying computer time from Martin Marietta Corp. for several thousand dollars/year, says director Phoebe Carpenter. The Care Master II software cost $10,000-$12,000 to develop, says programmer Bill Long.

Care Master cost less than 20% of the cost of hiring bookkeepers, Carpenter says. You need at least 150-200 slots to make a system worthwhile, she says. The Illinois and Florida

4Cs handle more than 1,000.

One headache you can't get around is converting manual files to computer, these users say. Be ready to spend a lot of hours typing.

For more information, contact Berger at 1453 E. 55th Pl., Chicago 60637, or Long at Polidata Associates, 1717 Glendale Rd., Orlando 32808.

Microcomputers in the Preschool Classroom

Are microcomputers in day care classrooms a revolution in curriculum or just another expensive toy? While their long-term effects on children and the future of preschool education's unknown, computers are at least adding a new dimension to day care from toddler to school-age programs. This Special Report explores computer uses in early childhood education -- how to select software, train staff and get kids to use the computers productively.

●TO USE OR IGNORE -- GIVE THE KIDS A CHOICE

Even pioneers in early childhood computer use don't panic if children aren't exposed to computers by first grade. The school years provide enough time to learn computer skills, they say. And the computers used in day care today will be obsolete by the time today's preschoolers reach the business world. So treat the computer like another toy for children to choose to use or ignore, they recommend.

The University of the District of Columbia (UDC) Day Care Center uses programs like Hodge Podge to help children learn memory and alphabet. When preschoolers punch the "D" button on a keyboard, a dog appears on the screen and wags its tail and barks, or a duck quacks. At other levels of development, children learn music as the machine plays songs when they press certain keys and they sing along.

Palo Alto Preschools in southern Arizona starts kids as young as two with LOGO, which deals with visual aids and graphics. Before learning reading, children design patterns on the screen by moving an arrow or blocking out "X"s on a grid. They move "sprites" across the screen, controlling color, direction and speed. The visual programs help pre-readers understand spacial relationships and directions, says head teacher Buffy Owens. At a later stage of development, children learn to program the computer in BASIC language, in which they learn numbers and letters. Children at various levels of sophistication can also use computers to solve mathematical equations, learn spelling and fill in the blanks to complete nursery rhymes or find the missing part of a body.

At the Advent Parish Day School in Tallahassee FL, toddlers develop coordination and learn color, size and shape distinction with the Color Phase game by pressing the return button to match the object on the left side of the screen with one of three choices on the right. For two-year-old beginners, the choices appear one at a time and the children must press the key at the right time to get the right answer and a smiling face on screen. When they get slightly more sophisticated, three choices appear at once and the children must punch the key at the right time as the curser moves across the screen underneath the three choices. When they master that, they move on to horizontal, vertical and plaid pattern recognition. By typing in the child's name

before starting, you can record the number of times a child attempts a problem and the percentage of right answers.

The children also learn computer literacy and the importance of computers, which they'll need to know in an increasingly technological society, Owens says. Like the car and telephone, the computer is changing our lifestyle and will become as common, says Mima Spencer, a computer consultant from Educational Resources Information Clearinghouse (ERIC) on Elementary and Early Childhood Education at the University of Illinois. In a few years, we won't even speak of "computer literacy," she predicts.

●EVALUATING THE SOFTWARE: WHAT'S GOOD FOR KIDS?

Most educational programs cost between $20 and $70, often including learning aids like instruction manuals, books or posters. Before buying, most reputable manufacturers will let you try out a program. Some libraries also lend copies. Visit other preschool programs that use the software, Spencer suggests. But be sure software you buy works on your hardware. If you don't already have a computer, you probably would want to select software first as many experts suggest.

Several national publications and organizations can help you choose software and effectively use your computers in education:

• Northwest Regional Educational Laboratory (NWREL), a non-profit organization funded by the National Institute of Education, has produced more than 200 one- or two-page evaluations of computer programs for preschool through high school. It produces 25-30 per quarter, describing and rating programs for accuracy, educational value, ease of use and more. Most reviews reflect the opinions of two teachers and a computer expert. The MicroSIFT Courseware Evaluations are available through state and other educational agencies, and to subscribers of the Resources in Computer Education data base. Though NWREL doesn't have the staff or time to distribute the reviews, it has distribution centers around the country that will. To find the nearest one contact: NWREL, 300 SW 6th Ave., Portland OR 97204, (503) 248-6800.

• The Microcomputer Center, San Mateo County Office of Education, publishes an annual guide to its favorite software programs by subject. The 1984 Preview Guide cost $10 from County School Service Fund, 333 Main St., Redwood City CA 94063.

• "Evaluation of Educational Software" by Southwest Educational Development Laboratory shows you how to evaluate software yourself. The resource book's available from the lab's Publications Office, 211 E. 7th St., Austin TX 78701.

• ERIC, free through telephone hook-up or libraries, contains current literature on microcomputers and young children, including software evaluations. Check with university libraries or ERIC at University of Illinois, College of Education, 805 W. Pennsylvania Ave., Urbana IL 61801, (217) 333-1386. ERIC also publishes MicroNotes, a bimonthly newsletter on children and computers. Subscriptions are $8/year from ERIC's Publications Office.

• Education Computer News, a new biweekly newsletter, covers the latest in innovation and technology. Subscriptions cost $147/year from Capitol Publications, 1300 N. 17th St., Arlington VA 22209.

Several magazines regularly cover preschool computer programming. Most are available at magazine stands and computer stores. They include Classroom Computer Learning, Educational Computing, Teaching and Computers, Electronic Learning, Personal Computing and Family Computing.

Some books also explain the basics. Spencer suggests Practical Guide to Computers in Education, Coburn et. al, Addison-Wesley Co., 1982; Writing in the Computer Age, Flugelman & Hewes, Headlands Press, Inc., 1983; The Personal Computer Book, Ballantine Books, 1982; and Computers for Everybody, Willis & Miller, Dilithium Press, 1982.

●WATCH OUT FOR INTERPLANETARY MISSILES, HUNGRY FISH, SAY EXPERTS

The same hardware (terminal, keyboard, disk drive and printer) that you may use in the office for accounting, word processing or other administrative functions can be wheeled into the classroom for lessons or games. Choosing activities takes more effort as literally hundreds of preschool programs flood the market faster than anyone can keep up with them.

Avoid certain types of programs, educators warn. Some encourage questionable values or encourage children to give wrong answers, says James Hoot, Texas State University. He condemns "shoot'em up" games -- even those that try to teach. In one such game, a user tries to defend Earth from interplanetary invaders, destroying enemy missiles by typing the right words. In another, a little fish tries to escape from a big fish chasing it across the screen. The little fish advances each time a child answers a question correctly. Trouble is, kids like to see the small fish eaten and deliberately answer wrong. And most software doesn't allow for creativity -- a child can answer a problem right only one way, Spencer notes.

And much software assumes that youngsters know too much, says April Penton, Advent Day School. Even most of the simplest games require children to recognize keyboard letters, which they can't do, Penton says. So the "Early Discovery Series" she codesigned requires children only to use the return key. Letters on many alphabet-teaching programs are too hard for children to recognize, she says. Hartley Courseware, Dimondale MI will market Advent's software soon. It requires Apple computers.

●WARNING: DON'T SUBSTITUTE COMPUTERS FOR EXPERIENCES

Despite fears that computers isolate the people using them, children become very social with them, experts say. They require minimal supervision beyond set-up and getting children started, says Mary Ann Banta, UDC day care center. Children tend to watch and help each other out with problems. Short attention spans limit hogging the machines. She places her Apple computer in the center of the room where it's accessible, encouraging kids to socialize.

But preschoolers shouldn't be taught anything by computer that they wouldn't be taught without one, experts say. The ability to teach literacy on a computer may lead to teaching children too young, especially if it looks fun and easy on the computer, they fear. And don't substitute the computer for life experiences, since a computer's only two-dimensional, warns Mari Endreweit, Bank Street College. Learning weights and measures should be done with scales and pouring liquid back and forth between containers, she says. It's messier, but a more real learning experience. Likewise, children should discover color mixing with paints and brushes, she says.

Though computers change the way kids are taught, they don't really change the way they think or the subjects they can be taught. "I have not seen anything for very young children that can't be done manually," says Ethel Tittnich of the Program in Child Development and Child Care, University of Pittsburgh. Instead, the computer is a "workbook on a screen," she says. A machine can tell a child if an answer to a question is right or wrong but it can't pass judgement with words or facial expressions like a teacher. But the child can be boss by manipulating the keyboard. "With a computer, a child can feel very much in control; whereas in a classroom, the teacher is in control," Owens says.

Teachers can also use computer software as a base for off-screen learning. The bee that buzzes across the screen when the "B" key is pushed on Xerox's Stickybear ABC software can lead to a lesson about bees, Spencer suggests.

Scholars agree important questions on long-term effects of computers on children and the best ways to use them remain to be answered. The field's not sure how preschool computer use will affect elementary and secondary education and if problems will develop if rich kids will use computers more than poor ones. "Think of where the automobile would have gone without roads," Hoot says. "That is where we are at with the computer. It can develop minds of children but is limited by the pathways."

●TEACHING THE TEACHERS -- A TOUGHER CHALLENGE

Teaching teachers to use computers in class is much harder than teaching children, say those who've taught both. While kids naturally show curiosity, grown-ups tend to be scared of new technology. Their anxiety will be overcome as they see the personal benefits of computer use, and as software improves, Tittnich says.

Palo Alto Preschool eases staff into computers by teaching first those who show interest -- they then act as a good influence on reluctant colleagues, Owens says. Advent's program helps teachers by simplifying their role. All they have to do is turn on the machine, insert the disk in the right place and follow the simple directions that appear on screen to get children started. It consists of typing the child's name and pushing the return key or space bar.

Colleges and computer stores offer helpful classes for teachers, Spencer notes. But don't expect a quick course to solve all problems. "People who teach teachers to use computers often are the technologists who are not very sensitive to anxieties, or they are teachers who don't know about the technology," Tittnich says. And a basic class won't prepare you for every possible problem, such as unclear instructions or malfunctions that can be repaired with a quick adjustment by a familiar hand. So be sure you know a resource person you can turn to any time -- someone who's been in the same situation before, Spencer adds. Form a computer users group with other schools to share ideas and discuss problems. Computer stores and school districts may help.

A microcomputer is generally child safe -- just be sure you secure it if it's portable. The disk drive -- the part that stores the disk -- and the disks themselves are most vulnerable. Kids can jam or mishandle disks, so ask for a back-up disk before you buy -- most distributors will include one at relatively low cost, Spencer says. But other than exercising caution when inserting and removing disks, there's no foolproof method for keeping a disk drive clear, instructors have found.

EMPLOYER-SPONSORED CHILD CARE

Hospitals Start Loan Fund for Local Providers

Three affiliated Bronx hospitals have contracted with a local child development center to provide referral and family day care services to employees.

And to help establish a provider network, Montefiore, Beth Abraham and North Central Bronx hospitals are providing interest-free loans of up to $500, payable within a year.

So far, about 30 children have been placed in 15 family day care homes by Sage Garden Academy, a school for gifted children. The school trains the providers on curriculum, running a business, psychology of education, art projects and health and safety. Applicants are carefully screened, starting with a home inspection, says school founder June VanDerVeer. Montefiore gives providers and their families physical exams.

Parents pay fees of up to $60/week per child. Providers' contracts with the school include complete insurance, even for "alienation of affection" suits.

VanDerVeer can be reached at the academy, 3020 Paulding Ave., NY 10429 (212) 231-1548.

Day Care Saves Employer $40,000 in Training

Most employers with child care assistance programs don't readily offer statistics on turnover, productivity or other bottom-line benefits to the company. But North Carolina legislators asked Neuville Mobil Hosiery Mills to pull together some numbers about its two-year-old on-site center. Here's what the company came up with:

- The company has saved $40,000 in training of new employees.
- Average turnover is 8%; average for this heavily-manufacturing area is 50%.
- Productivity has increased so that 42 people can now do the same amount of work previously done by 55. It has saved the company $100,000 in salaries.

For more information contact: Beverly Neuville, Playworld Child Development Center, P.O. Box 286, Hildebran NC 28637.

Sick Care Network Aids Centers, Employees

The Tucson Assn. for Child Care has created a network of trained on-call providers to care for sick children at home. Local businesses help out with transportation costs and referrals.

The program, funded by United Way and government, also relieves day care centers of sick children, who must be isolated immediately under Arizona law.

Aides make house calls for children through high school age. Most suffer common illnesses but some have been terminally ill. Aides get six weeks of unpaid fulltime medical and emergency training. They're also interviewed and fingerprinted, checked for references and given a physical. Aides are paid

by assignment -- many combine it with a family, school or other job. Pay is $3.65-$3.75/hr, plus $2 for transportation.

The aides are trained to assess children upon entering homes. "We have probably sent five or six kids to the hospital," says nurse Jackie Anderson, who runs the program.

Parents can call from 6 a.m. on. "It takes about an hour to get an aide to them, depending on location," says association executive director Martha Rothman. Aides bring beverages, playthings and first aid items if homes aren't stocked.

The association charges sliding fees of $1.50-$4.25/hr., which cover only part of the program cost. "People aren't used to spending a lot on children," Anderson says. As parents see the value of the service, they'll be willing to pay more, she says.

Resource and Referral Works Out as Employee Assessment Tool

Public agencies now performing community resource and referral (R&R) for day care can contract with local employers to do the same thing in-house. It allows the employer to get a handle on employee day care needs, and provides a service at the same time, says Paul Proett, 4-C of San Mateo County.

Proett contracted with three local hospitals that had originally asked for technical assistance. Contracts were for six months, and payment was on a month-to-month basis. All information gained from the employees was considered confidential. Proett used the employee intake to prepare an assessment of the needs which was then turned over to the employer.

The resource and referral program was an expansion of what the 4-C normally offers, says Proett. For instance, "We visited every program we referred to," and compiled the profiles in a binder for parents' perusal. Also, before making referrals, each provider was called so the parent could be presented with the most complete information regarding fees, location, hours, etc. This intense, personalized approach pays off, says Proett: A per diem nurse signed up to work two days a week after 4-C found reliable drop-in child care for her. Another nurse decided to work in an R&R hospital because 4-C found night care for her handicapped child.

Here are some developments during the first six months:

- Proett learned that six months isn't long enough. "It takes a while to get people used to the program," he says. He suggests contracts be written to cover longer periods.
- More than 50% of those parents that didn't choose referrals cited the high cost, Proett found -- information that could lead an employer to consider subsidies.
- Many employees began to feel comfortable enough to continue seeking advice from the 4-C people on questions concerning their children's day care.
- Proett found his most successful set-up was right near the personnel office, which employees frequented regularly.

In every situation, 4-C was responsible for marketing the program. But it's good to get the employer involved as much as possible, Proett says. It's easier to get an in with a department head if you're introduced by personnel, instead of approaching him out of the blue. Successful methods of promotion included "a good brochure" -- one that explains the program fully -- stuck

in pay envelopes, and feature articles and announcements in in-house publications.

Get everything in the contract, cautions Proett. And make sure you've got a good R&R program going before courting an employer. His six-month experience has already encouraged one hospital to form a committee to look into other child care options. All three have renewed their contracts. And the R&R program has been integrated into one hospital's recruitment process, so that they're working one-on-one with the recruiter, says Proett. In terms of easing employers into child care, "R&R is much more successful than we thought," he says.

On-Site Day Care: Dealing with Parents

Directors of employee on-site child care centers have a special problem because parents are right there, and more likely to see and hear things about their children that may be misinterpreted. Shirley Smith, director of the Mary Grace Hutcheson Child Development Center at Forney Engineering, Carrollton TX, has these ideas about dealing with parents:

- Keep parents out of children's squabbles. When one child bit another on the hand, Smith would not reveal the name of the offender to the injured child's parent. This could cause friction between the parents in the work-place. "A strong director" will draw "a line between the company and the center," she says.

- Educate parents about your discipline procedures and teaching method. At Forney, one parent saw Smith sitting alone outside with a child, and immediately informed the child's mother, who then ran down to the center. She thought her child was in trouble, until Smith explained that they had been watching airplanes.

- Meet regularly with parents. Smith holds parent groups four times a year, featuring speakers and films on such subjects as stress, immunizations and family abuse. "For some, it's the only place to talk about their children and family problems," says Smith. She also plans to start smaller, lunchtime parent groups and continue offering child development courses through an arrangement with a local junior college.

- Work closely with personnel. Smith tells the personnel director "everything he should be aware of," not only because he's her boss, but because employees often consult him about problems. If something new or unusual occurs in the center he should be able to discuss it as soon as the employee brings it up.

Assessing Day Care Needs: How to Ask the Right Questions

If you're assessing employee child care needs, a questionnaire should do the trick; but if you're trying to project demand for a worksite center, don't even bother. Demand is usually overestimated on this kind of survey, according to one expert.

Attendance in a new center usually "starts off slow with a sudden jump in the second or third year," and there's no way a questionnaire can reflect

this, child care lecturer and researcher Gwen Morgan told attendees at a recent conference on employer-sponsored child care. But a well-designed questionnaire can tell you lots of other things about parents' needs, she stresses, if you're clear on what you're looking for.

If you gear your questions toward worksite care needs only, you'll miss a lot of other information, Morgan cautioned. Well-targeted questions could reveal that there's plenty of child care available, but employees can't afford it -- in which case you'd offer subsidies. If there's plenty of child care and they'd use it if they knew about it, you'd offer an information service. And if employees said there is no day care available, that's when you'd think about providing a center.

Morgan gives some guidelines for putting together an accurate questionnaire:

• "What would you be willing to pay for day care?" is a meaningless question, Morgan says. What parents can afford to pay is the point, and employers can figure this out themselves. "Practically nobody will pay more than 10% of the total family income" for all of their children using child care, she says. Most would prefer sliding fee scales, says Morgan, although this doesn't mean overcharging some parents to compensate for the lower fees of others.

• The best source of information on questionnaires is other companies. "We need a lot more sharing" on that score, Morgan pointed out. "National studies are a good start" in assessing need, but watch out -- although "the data is improving, the analysis is poor" in ACYF studies, she said.

• Make sure questions cover all types of child care, including care by friends and relatives. Many families use packages of care -- center, home, neighbor, grandparent -- which you should also ask about.

• Include productivity questions, although they may be sensitive. Some examples: "Have you ever turned down a raise or refused a new job because you couldn't get adequate child care?" "Have you ever been late to work -- or made errors -- because of a child care problem?"

Rural Communities Get Title XX Help from Levi Strauss

The Levi Strauss Foundation is funding a program that has helped free hundreds of thousands of dollars in federal funds for rural Texas communities. It's teaching how to sell day care to conservative corporate execs, and getting funds from untapped sources at a time when traditional funding is drying up. There are hopes to bring the program to nine other states where the clothing manufacturer has plants in rural areas.

The Corporate Child Development Fund has been obtaining corporation funding for child care programs that would have gone without Title XX help for lack of matching community funds. Here are two examples of how the Fund, which began 18 months ago with a $100,000 operating grant, has helped small child care operations:

The Donley County Learning Center, Inc. was operating out of a motorcycle repair shop, trying to raise matching funds through "cow-chip throwing contests," says Fund director Bruce Esterline. Earlier this year the shop was destroyed by fire. Director Pat Foster found a good deal on a small nursing home. The purchase was made possible because the Fund found her the money.

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The Rio Grande Valley Opportunities Industrialization Center (OIC) wanted to expand its day care services, but the Texas Dept. of Human Resources (DHR) wanted $35,000 in matching funds before doling out the necessary Title XX funding. The Fund came up with $5,000; DHR waived the rest, and the OIC was able to expand the church building it was using to add 27 more slots.

In addition to its corporate funding arm, the Fund is setting up an education program to encourage CDA credentialling among child care staffers. Esterline also gives management training workshops to center directors, "to shake them out of their nonprofit sense" and get them "to think as business-people." These smaller programs need to learn how to use community resources to provide matching funds, he says. The idea is not to become completely independent of federal funding, but to develop a network of community resources they can hit when funding is cut. "I guess (the goal) is independence from me," Esterline says.

How has Esterline been able to sell day care to the conservative corporate executive? First, DHR tells him where rural communities are having trouble getting matching funds. Esterline then figures out what companies have numerous employees located in these communities. "Most corporate giving is going to be done where the corporation has a major presence," he says.

His sales pitch touts the effectiveness of day care, how it helps put communities to work, gets people off of welfare roles. "I never try to say that the employees will be directly impacted" unless there's absolute proof, Esterline points out. He offers media exposure. "We try to get local press coverage and list the sponsors" when presenting the check, he says. But, "I'm consistently surprised at how little (exposure) they do want. They're still not comfortable with the role (of charitable contributions) outside of major campaigns," says Esterline. Usually the firms say they'll take care of any publicity, if they want it.

Contributions average from $1,000 to $5,000, small amounts that have contributed to the program's 100% renewal rate. The biggest obstacle is "the anti-welfare syndrome" among corporate executives. "I can usually tell right off if they think it's another giveaway program. But if I see a picture of kids on a desk, I know I can probably change their mind," he says. "Day care as an employment issue is here." Corporate people already know the facts about employed mothers and single parents and are ripe for contributions, he says. He even plans to get some corporate types to run management training workshops.

Although "we're very pleased" with the program's results, says Levi Strauss executive Tom Harris, they're going to watch it for a while before starting one in another state. "The program is needed in every state," he concedes, but "we would need the right person" to run such an operation, says Harris, who initiated the Fund based on a similar program being run just for the city of Houston. "There are not many Bruce Esterlines in this business."

Selling Day Care to Corporations: An Insider's View

Many day care advocates have "incredibly naive notions" of how corporate decisions are made, says one executive -- and it allows them to be led down primrose paths when trying to sell child care to company officials. Approach corporate day care as you would public policy advocacy, says Pete Aborn, executive director, Institute for Scientific Information. Here are some tips Aborn has shared with day care advocates:

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● Know the organization's power structure -- why it's there, what the responsibility is to stockholders, what liabilities the directors have, for example. Don't walk in with preconceived notions about corporations. And don't call on the personnel officer -- he doesn't make corporate decisions.

● Separate personal opinion from corporate responsibility. Just because a company official favors child care doesn't mean he'll favor it at the board meeting. "Some will vote against child care on the basis of their fiduciary responsibilities to the stockholders," Aborn warns.

● Beware of assessments that can work against you. Querying only the employees may show no need for child care, says Aborn. And no wonder -- the current work force is not there because of company child care services. But future employees may find it important, and that's what you need to look at. Also, "parents aren't going to sign up until they've seen the center," says Aborn. So quizzing them about it ahead of time isn't that helpful.

● Learn the language of corporations -- projected P/L, income statements, depreciation, and so forth. Present the project in terms of each executive's responsibilities: "It's the difference between cash money and fictional information," Aborn says.

● Address the personnel policy issue. "I think it's exaggerated as an issue," but you have to have an answer to the apparent inequity of providing child care as a benefit, Aborn points out.

● Know about corporate liability. It will be an important issue at the board meeting. Know in advance how much per year insurance will cost. The liability issue is a great way a director can "shoot your project down and be blameless."

● Project cost per child realistically. Because day care has been heavily subsidized, actual costs of care often aren't reflected in planning -- so you get less money than you really need. It costs at least $65 a week to care for a preschooler and at least $100 per week for an infant, Aborn says, and those are the kinds of figures you should be working from.

●Watch out for "anti-implementation strategy." One executive tells you that he'd like to provide child care, but "it's got to be done right." Fourteen feasibility studies later your project is dead. Don't let them be "too much on your side," Aborn cautions.

VEBA:An Employer Tax-Exempt Subsidy

A Voluntary Employee Benefits Association (VEBA) helps four rural Georgia companies subsidize employee child care tax-free. Two textile manufacturers and their distributors in Bowdon use a VEBA to run a 120-slot day care center for their largely female staffs.

Under IRS code, employers and employees can create VEBAs, mutual associations to pool funds, for child care. VEBAs can either provide care or pay providers. Money given to VEBAs can accumulate tax-free, since it's a charitable corporation.

The Georgia companies subsidize the VEBA according to the number of employees participating. In addition, one firm built the building and another provides bookkeeping and secretaries. The Appalachian Regional Commission gave $181,160 to get started. All employees are eligible to use the center, explains director Diane Hornsby. The firms escape legal liability for the center since they don't technically own or run it, she says.

To incorporate, VEBAs must:

• Not charge for membership, though they can charge for using the center.

• Offer services to all employees.

• Prepare a plan to dispose of assets if the VEBA folds. Assets can pay benefits or be given to members or another VEBA. Companies can't get donations back. To get around this, the Bowdon firm that built the center leases it to the VEBA.

• Consist of members with a common bond. They can be employees of the same firm, type of firm or union.

• Provide at least 90% of services to employees. Managers and stockholders don't count.

For more info, contact regional IRS offices. Ask for Publication 557, "Exempt Status for your Organization."

Employee Consortiums: What Not To Do

One employee-run child care center trying to get business and community support learned the hard way to tell everybody what -- and what not -- to expect. At the recent Home and School Institute conference in Washington, director Abbey Griffin suggested ways others can get around problems that first plagued the Broadcasters' Child Development Center:

• Tell employers from the start how many slots workers are entitled to. Some of the Washington DC TV stations involved thought their employees deserved more than what they ended up with.

• Beware of "unwritten expectations." A local church donating space expected parents to join the congregation, but they didn't, Griffin says. And because the parents worked at television stations, the church expected publicity, which it didn't get, she adds.

When BCDC moved to its current site in a public school, the school board pressured it to reserve slots for students' families in return for low rent, Griffin says.

• Make concessions to the community when it helps. BCDC opened 50% of slots to the community, reserving 10% of those for families in the immediate neighborhood to get a zoning variance.

Employer Consortiums: Tips for Good Timing

Count on taking at least a year to get an employer-sponsored child care consortium off the ground, says a new guidebook. It takes months to get employers to participate, let alone determine their share of costs, says the manual by The Austin Child Guidance & Evaluation Center.

The project planner must use "stew time" to help companies assess their commitment, weigh costs and benefits and clarify any misunderstandings. The guide also suggests planners:

• Require cash up-front from members or withdrawal penalties. This requires real investment. If a company's pull-out could kill the project, cash commitment protects others.

• Examine the employers' previous commitment to child care and be certain they understand the needs and costs. Speak to them in business language with financial figures.

• Examine members' relations with each other. Competitors are less likely to get along. It may help if they work together on a less risky project first, such as an advocacy effort.

• Keep employees informed of all developments so expectations are realistic.

• Even after all members have read and agreed to a proposal, review it with them jointly to be sure they've reached the same understanding.

The center wrote the manual after its involvement in a failed consortium effort (see our 3/12/84 issue). A limited number of copies of the 84-page "Child Care Consortiums by Employers: Four Interorganizational Issues to Consider When Developing a Joint Project" are free from the center, 612 W. 6th St., Austin TX 78701.

FUNDING AND FUNDRAISING

Child Care Emergencies Met via Private Fund

A Detroit-area child care group has pulled together $10,000 in private money for a local child care emergency assistance fund.

The 4-C of Detroit/Wayne County just received grants of $5,000 each from the Gannett Foundation, New York and the Junior League of Detroit to help families caught in temporary child care crises. The grants to the families should average around $200/child for a month of care, says 4-C director Carol Quarterman.

Guidelines for awarding the emergency grants will rest with a steering committee comprised of local parents and representatives from business and public agencies, as well as from the two funding sources. The committee will also coordinate fundraising for the new program. The Junior League has also committed to a $5,000 grant for each of three years, Quarterman says.

It's hoped that through involvement with the emergency fund, local businesses will understand the urgent child care needs their workers are facing, according to Quarterman.

The program was sparked by an increase in calls from parents who suddenly lost jobs or became ineligible for public assistance. Quarterman recently received calls from a deserted mother and one who is being indefinitely hospitalized. An emergency fund could provide child care relief until a more permanent source of help comes through, she says.

For more information, contact her at the 4-C, 5031 Grandy, Detroit 48211, (313) 579-2777.

Managing Your Grant

Directors of child care projects or centers are often trained to work with children, but not as administrators, causing them to use a "trial-and-error, seat-of-the-pants" approach to management, says one fund-raising expert. But funding sources want records of how their money is being used, and the way child care administrators keep these records will determine a program's credibility and whether they'll be able to get funding in the future. A little thinking ahead can help, says this expert. Here are some tips from the Grantsmanship Center's program on grant management:

- Develop a work plan. Be specific about what jobs will be needed in the program, and what tasks are included in each job. Outline goals for each job, how long it will take, who's got responsibility for what, and whatever else is needed to avoid duplication of effort or ambiguity in job descriptions.
- Set up an evaluation process. You'll know ahead of time exactly what kind of information your funding source will require. Don't just sit and fill out forms. Build a management process to help you personally monitor your operation. For instance, what kind of information will you need to collect, and how can you get it? Determine whether you'll need to devise special forms, tests or other

tools for tracking your progress. This goes not only for your project, but for your personnel as well.

- Plot your spending. Will you be buying most of your supplies or equipment during the first quarter of operation? Spending evenly month by month? Project your monthly needs; then plot them against time, showing the cumulative amount spent each month.
- Use visual displays. Put graphs, charts and other illustrations in a central place where everybody involved in the project can find out how they fit into the picture. Work plan, budget, evaluations, and general progress of the program should be in a graphic format, and not in an obscure file drawer.

National Co-Op Bank: One Answer to Child Care Funding

Commercial banks are "not interested in day care co-ops," Madeline Fried found when she tried to get a construction loan for Reston (VA) Children's Center. Then she contacted the National Consumer Cooperative Bank, a quasi-governmental institution created by Congress in 1979. Months later, Reston Children's Center closed a $503,000 contruction loan with the Co-op Bank and broke ground for a new building. They've been operating there since July 1981.

At least two other child care cooperatives have gotten Co-op Bank loans, and more have applied. But the Co-op Bank nearly didn't make it through the Reagan administration's budget cuts. It was originally supposed to get government funding for five years -- to be repaid with interest over time -- but the administration wanted to cut it off and "terminate" the bank. Under a compromise worked out in Congress, the Co-op Bank went off government funding at the end of 1981 but remained in existence. Further funding came from the cooperatives themselves. Each borrowing co-op has to buy stock equal to 1%-10% of the amount it borrows. The bank also can raise funds by issuing bonds.

Generally, you can't just borrow money to start a co-op, although the Co-op Bank will give start-ups technical assistance. You have to have a track record -- and detail it in a lengthy loan application. In addition, the Co-op Bank asks for collateral, though not always high-quality collateral.

GreenShade School, Inc., a parent- and staff-owned co-op serving 125 children in Colorado Springs, secured its $14,000 loan with a third mortgage on property it owns. The money will be used for operating expenses, says executive director Marcella Ruch.

Interest is generally charged at prevailing rates. Reston Children's Center paid 12 7/8% for its money; the same loan made several months later would have carried a 16% or 17% rate, says Co-op Bank senior lending officer Barry Silver. GreenShade School got a break because it serves many low-income families; it paid 10.6% for a three-year loan closed in May 1981.

Most applications get turned down or referred elsewhere, says a Co-op Bank spokewoman. But child care centers are "naturals" for funding and may get an edge over, say, food co-ops, says Silver. Members of food co-ops can always shop at a grocery store instead, but members of child care co-ops don't have similar alternatives, he says.

You don't have to be called a co-op to get a Co-op Bank loan. But you must meet certain cooperative criteria. Your group must be owned by members, each of whom has one vote; membership must be open to all who can use your services, and net earnings must be reinvested or distributed to members according to their patronage.

For more information, contact the Co-op Bank at 1630 Connecticut Ave. NW, Washington DC 20009, (800) 424-2481 toll-free. You may be referred to one of eight regional offices.

Nine Tips That May Help You Survive -- and Even Get a Grant

Child care administrators, scrambling for foundation grants, "jolly well better have local support" before asking foundations for help, warns Glenn Ihrig, executive director of the American Public Welfare Foundation (APWF). Other foundation people concur.

Programs that have been dependent on grants will have to "develop a broad base of funding" -- anything other than grants, such as deferred giving or special community events, adds Norton Kiritz, director of the Grantsmanship Center in Los Angeles. Here are some tips from the Center's non-grant fundraising program:

- Assess your program's needs. This means developing specific goals and objectives. And it means long-range planning -- so fundraising doesn't occur on a crisis basis only.

- Separate fundraising from the regular operation. A board of directors with a fundraising background is essential. So, too, is a system of standard accounting procedures. And you must develop a budgeting mechanism that can predict financial rough times.

- Establish your program's commitment to the community. It sounds simplistic, but you've got to show local folks the community ought to support your program because you're needed, not because you're broke.

- Target businesses that benefit from your programs. Who are the parents who send their kids to your center? Where do they work? Go to their employers armed with facts and figures showing how a contribution to your program will benefit the firm's employes. And show local merchants how more parents may be able to patronize their stores because you can watch their children when parents shop.

- Make fundraising self-sustaining. Plan a yearly event so the community knows when it's coming. And cultivate supporters who donate regularly with pictures in the newspaper and "Courtesy Of" signs.

- If you can't get money, go for freebies. Printing, furniture, office equipment, snacks and even transportation are a "marvelous source of support," a top fundraiser emphasizes.

- Charity starts at home. You can't expect anyone else to give to your program if you haven't done so yourself -- no matter how small the contribution.

Foundations will be looking closely at the degree of local support you enjoy before doling out funds, and they'll be assessing other criteria, too. If Ihrig's recommendations are accepted by APWF's board of directors, programs with the best chances for funding will have:

• A survival plan. APWF will look for "solid, efficient direct service programs that have the capacity for recognizing exactly what's being cut." They'll have a plan for operating regardless of extra funding, and they'll have the ability to be very specific about the impact of funding cuts.

• Ability to save a 'needed' program. Well established agencies with ample budgets may be capable of absorbing local programs in trouble, Ihrig says. If a "multi-issue" type of program can merge with a smaller one and save money through economies of scale, it's a good candidate for an expansion grant. The organization would need to have the smaller group's blessing, though, Ihrig cautions. It's the only kind of expansion that would be considered.

Yearly Sale Gives Day Care Program $13,000 Boost

McNeilly's Day Home in Nashville has a volunteer board of directors that every day care director dreams about. They're active, committed, don't interfere, and have fundraising down to a science. In fact, they've whittled it down to one major event a year -- a "Bargain Bonanza" -- that brings in an average of $13,000 a year for the center.

It took five years of practice, and lots of time and "elbow grease" from all 60 board members, says Jane Hightower, who just signed off as president. Here's what they do, starting one year in advance:

• Every member must bring in $75 worth of merchandise -- "at rock-bottom prices" -- within three days of the sale. They must keep the items at home until then.

• Each member must also "bring in one garage sale." This means scouting for sales in the paper, then offering to pick up all of their unsold merchandise. The members provide tax receipts for the items, provided it's a reasonable estimate.

• Merchandise is divided into categories, and one member takes responsibility for each. These chairmen help price the merchandise and oversee the physical set-up of their departments.

• Around the end of the year (the sale is held in February), they hit up local merchants for items they couldn't get rid of, such as slightly damaged goods or overstocks. A local framer, for instance, could donate "10 or 15 frames nobody ever picked up." The merchants are also provided with tax receipts, and the board maintains a list of those that donate every year.

• A local bank underwrites the cost of printing posters announcing the sale; its logo appears on the bottom. Warehouse space is usually donated as well. The board rents the armory, and reserves it for the following year after each sale.

• Other promotion consists of flyers and billboards, distributed by the members. They also work the local press; the president and other board members meet with the editors and explain what they're doing. It's especially important for first-time events, says Hightower. They also encourage follow-up stories on what was purchased with the money from the sale.

• Three days before the sale, the items are moved from the warehouse to the armory. If nobody can donate trucks, they use the local mover. Members must work a half-day, each day, to help set up.

• There's no inspection before the sale officially opens, says Hightower. Otherwise, some people will get an unfair jump on the best stuff and clean the sale out early.

Since the sale is held in the National Guard Armory every year they've developed a floor plan to save some organizing time. And "an overall price list" has been prepared that covers prices for both new and used items. They take no used clothes except from members, which eliminates time-consuming inspection for damage.

Having one main event a year keeps the board focused, says Hightower. Board members often work or donate their time to other causes, and can't handle several events every year from one organization. So the sale is an efficient use of their time. "There's nothing else we can do that would bring in that amount of money," she points out.

Computerized I&R: Some Tips

The computer programmer who worked on Minneapolis' new information & referral (I&R) system is not only one of the top men in his field -- he's the father of 11 kids as well. "So we knew he had to be familiar with child care," quips one of the day care professionals who spearheaded the project.

It's not the end-all when you're looking for a computer expert. But when you're putting together a computerized child care I&R network, it helps when the programmer knows what child care is all about, says Dale Anderson, Greater Minneapolis Day Care Association.

As day care groups in many cities start looking at the possibilities of computerized I&R, we asked Anderson and others who started Minneapolis' Child Care Information Network (CCIN) if they had any tips. Here's what they said:

- Make a wish list -- every possible thing you'd like the system to do, says Anderson. Think of all the different kinds of care, how people ask for it (CCIN even has it categorized by bus route).
- Make sure you can use the system for research. Computerized I&R is a great needs assessment tool, say these specialists. Each referral can be stored, and you can print out all of the past year's referrals for funding purposes -- a real documentation of local needs a corporate funding department could look at, suggests Sonia Cairns of Honeywell Corp.
- Get a programming timetable. CCIN was bid flat rates for the programming from four companies. When they asked for an estimate of the hours involved, the winning bid worked out to about $10/hour -- a very low rate, says Anderson. And the company absorbed any time that went over the estimate.
- Present all your demands up front when negotiating with a programmer, advises Anderson. His group thought they had negotiated for a needs assessment program at the beginning, but later found they hadn't really been clear about it with the programmer. It cost $1500 more to add on.
- Plan ahead. Computer equipment can become obsolete fast. Make sure the hardware you choose can adapt to your future needs. Also, biggest isn't always best: CCIN found that a micro-computer system could be just as adaptable as a bigger mini-computer, says Anderson.
- Stress simplicity. Understandable terms and commands are essential, and cut down on training time. For instance, CCIN's system asks, "Are You Sure?" when wrong information is entered.

Total costs for the CCIN system came to $95,000 for the first year -- all privately funded, says Anderson. They have three locations: Anderson's group, Child Care Resource Center Southside and North Suburban Child Care Association. The entire system handles about 700 calls per month, estimates Heidi Oxford, its coordinator.

The CCIN program will soon be available to others on hard disk. As of now it's only usable on Vector Graphic systems.

Computerized Information and Referral

To track changing day care needs and to get support from businesses, day care organizations are turning to computerizing information and referral (I & R) systems. Though we found fewer than 10 systems operating, at least another 10 organizations are computerizing existing I & R services or starting programs from scratch.

Successful systems get information on day care options to parents quickly and provide a selling point for businesses with employee day care needs, supporters say. A computerized record of inquiries also becomes a wealth of information about day care needs in the community. But others fear automation could change the very personal nature of information and referral.

We examined several existing and planned systems. This Special Report discusses some pros and cons of computerized I & R and what must be considered when developing a system.

●STARTING A SYSTEM: KNOWING KIDS, COMMUNITY AND COMPUTERS

A few organizations plan to start elaborate computerized referral systems this spring from scratch. But most successful systems now operating converted from existing manual programs. This gave them the advantage of knowing providers and the community to base a computer model on. Even at that, it takes months to choose equipment, find and train staff, develop a program, convert paper files to the computer, advertise the service and get the bugs worked out. Allow a year, says Merle Lawrence of the California Resource and Referral Network. Lawrence helped start one of the first successful computer I & R systems in 1977 at the Child Care Switchboard, San Francisco. She also co-authored an unpublished guide to I & R. Some of its pointers follow.

You need a working knowledge of computers. You've got a head start here if you already use a computer for bookkeeping or word processing. Many can be used for information storing and referral with the proper software. This is also a tremendous advantage financially as it saves the cost of a computer. Don't expect difficulty finding good equipment; the market's crammed with it. More difficulty might arise in finding and retaining a good programmer, Lawrence cautions. Be sure someone on your staff or board knows programming or hire a programmer you know will be around to solve problems after the system is set up. It pays to take courses in computer programming, Lawrence says.

The extent of the information you provide parents can be as simple or as complex as you can afford and need for your community. The earliest referral systems, operated by United Way organizations, listed no information other than name, address and type of program. But some of the more recent programs by day care resource and referral groups can ask providers more than 90 questions to answer parents' every need.

●COLLECTING THE DATA: EXPECT SOME RESISTANCE

If you already run a manual resource and referral system, you can simply transfer your information to computer files. Otherwise, you've got quite a project ahead of you. Child Care Systems, run by the Phileau Group, an educational consulting firm, mailed brochures and questionnaires to 1,600 providers for the eight-county Philadelphia area system it started in March 1983. When it found the initial result "disappointing," staff spent 4-5 weeks making phone calls to get the needed information, recalls project

manager Mary Martha Howe. "The other big problem was dealing with umbrella agencies that have family homes," she adds. "A lot of the agencies resisted giving us the information because they like to do referral themselves."

Providers showed special reluctance because they were skeptical of a state plan to turn all subsidized day care into a centralized vendor system (See Day Care USA 12/20/82). But friendly persuasion overcame the objections. "We met with them and helped them understand our role and how we fit into the overall human service community," Phileau president Tyler Phillips explains. Once Child Care Systems collected its data and readied computer printouts to send parents, it sent the printouts to providers for approval. To keep in touch, it plans a monthly "InfoUpdate" newsletter and quarterly "Provider Forums."

Keeping files updated can be time-consuming and tedious, even with a computer. Child Care Systems providers get postcards to mail in for program or vacancy changes. But historically this tactic hasn't worked very well. "Family day care providers rarely react to anything they get in the mail," Lawrence says. They simply must be telephoned every month for information. Center directors, more likely to keep in touch and generally with less turnover, should be contacted at least quarterly, she advises.

You can design specific questionnaires for your community, depending on its size, economy and laws. You'll need to figure how to break down your area geographically in a way most helpful to parents. In metropolitan Minneapolis, Child Care Information Network gives information by bus route. But the less densely populated Polk County, IA, which includes both Des Moines and rural areas, depends less on public transit. So its Dept. of Social Services Family Day Care Home Resource Center breaks down the county by school district. Several budding computer I & R systems, including the Baltimore City project of the Maryland Committee for Children and the Resources for Child Caring in St. Paul MN, arrange their territories by ride-sharing programs.

There's virtually no limit to the range of information you can keep track of: size of program, number of vacancies, regulatory status, activities, whether subsidized clients are accepted, where drop-in care is available, types of meals served, hours, religion, whether providers keep pets or smoke. Even lists of programs for handicapped children and vegetarians. Some systems use different questionnaires for family and center day care.

Dealing with parents is often the sticking point. Many day care I & R services pride themselves on personalized counseling of parents and question whether parents should ever see a computer printout. Child Care Systems plans to leave the searching up to parents, giving them printouts of 25-30 options per area. This will save the company the time from dealing with parents' preferences, Phillips explains. But as part the service, it will give parents a 48-page guide to choosing child care and getting financial aid.

The depth with which you want to deal with parents could also depend on your clientele. Since Phileau deals primarily with businesses and expects to serve mainly middle class families, it decided not to invest in staff for parent counseling. "This is not designed for low-income families on Aid to Families with Dependent Children," Phillips explains, but for families with both parents working who are likely to read a 48-page guide. For systems serving a broader income range, this may not do. Lawrence recommends five pages and five or six listings at most. And someone should be available to counsel and answer questions by telephone that a computer can't, she adds, especially where clients may not read or speak English well.

●EQUIPMENT: NEEDN'T BE FANCY OR EXPENSIVE

Systems use a variety of equipment. The Maryland Committee for Children plans to use a Corvis hard disk drive with large storage capacity. (It plans to go statewide eventually and is helping establish demonstration I & R in Washington and Anne Arundel counties.) Community Coordinated Child Care of San Mateo County, CA, a resource and referral group, plans to use its own Radio Shack TRS 80 Model II Microcomputer hard disk. Louise Child Care Center in Pittsburgh got a discount on a computer from its supplier for the computerized I & R it plans, director Bill Hignett says.

If you plan a one-site program, the start-up cost of a computer and programmer can run less than $5,000 for a simple computer and software. But consider the ongoing costs of updating software and an adequate maintenance contract. And volume of calls may necessitate another computer. Polk Co. IA's Family Day Care Home Resource Center found it has outgrown its Commodore system. The three resource and referral organizations that run Child Care Information Network needed three computers that could exchange update information after hours by telephone. The computers, at Child Care Resource Center, Greater Minneapolis Day Care Assn. and North Suburban Child Care Assn., coordinate I & R for 1,900 area caregivers.

Because of the unique factors for individual communities, pre-packaged software won't make setting up a computer system easy. Because the state of the art is so new and relatively unexplored for day care referrals, present programs must go through extensive thought and trial and error.

●FINANCING A SYSTEM: DONATIONS, GRANTS, USER FEES AND DEFICITS

No one claims to have made a large profit off computerized referral. Several systems started with foundation grants or hefty business contributions. Most charge slight fees to parents for using the system (except state-funded resource and referral agencies in California). The Minnesota system developed a sliding scale when parent contributions didn't produce much cash.

Some intend to profit through contracting to offer the service to businesses as an employee benefit. Child Care Systems plans to charge each family $19, and an additional $8 for each child after the first. (It will reduce rates for employer-sponsored users.) It plans self-sufficiency after 15 months. Before opening, it lined up three major contracts, including two major insurance companies and the Federal Reserve. Louise Child Care Center is also gearing its I & R to businesses though anyone can use it. Business, however, tends to greet it skeptically if the service is new. Child Care Systems found most interested businesses wanted to wait to see the system in action before signing on.

If business doesn't buy initially, computerized service can come back later with a stronger case. Computerized referral makes it easy to keep track of how many employees of all local business use your service. Once you've identified the largest company-beneficiaries, you can try to explain to them that you're a worthwhile employee benefit or worth a contribution. The Polk Co. system maintains files on all large employers and asks the largest ones for support. But it can't conclusively determine how much money it raised by this tactic, says operator Sue Warne.

●WHAT A COMPUTER CAN AND CAN'T DO FOR I & R

Computers can save you a lot of time. Finding places with whatever characteristics parents seek can be done by the push of a button in anywhere between 30 seconds and five minutes, depending on your computer. Updating becomes a breeze as you need to change files only once instead of manually correcting every copy you keep.

If your computer file can handle the storage space, you can include written descriptions, summarizing the programs or including information not on the questionnaires you send providers. A computer can provide parents with a more accurate and complete list of programs and more thorough descriptions of them than a card file.

But you can't rely on a computer to make decisions that only a human can. Therefore some of the services, including the Hennepin Co. consortium, provide parent education, including seminars and brochures on choosing child care. "A computer can't say whether (programs) are up to licensing standards or if there is a high turnover," warns Jim Nikolie of the Child Care Resource Center.

The potential uses of information gathered with a computer in the course of resource and referral are vast. What would take years to count by hand can be done in minutes or seconds by computer. You can determine demand for various types of care, information that can help plan future programs. Child care organizations, business, governments and legislators also find this information useful. "We don't know how many working mothers there are in the state with children under six," says Sandra Skolnik of the Maryland Committee for Children. Some I & R systems follow up a sample of clients to see how they fared, ran the results through the computer and documented trends this way.

Since you may need information for studies from providers who don't want to be listed, you can include them in your statistical samples without giving them referrals. Child Care Systems will only give referrals to those who authorize it on the questionnaires. But it will let these "closed referral" providers know how many referrals they would have gotten if they'd chosen to be listed.

While you can't make demographic studies, you can determine unmet needs and how they change over time. "About 65% of calls are for infant and toddler care," says Ethel McConaghy of the Child Care Resource Center in Cambridge, MA, which has been keeping computerized statistics on referrals for about three years although its I & R system is manual. "The biggest problem is hours," she adds. "About 20% of our calls are for people looking for odd hours or part time care," she adds. When the center finds adequate funding, it plans to computerize its I & R.

Though the technology exists, the know-how and money are behind for developing computerized I & R. Each system requires extensive learning. "It may be the wave of the future but it's definitely not the wave of the present," says day care I & R expert Gwen Morgan of Wheelock College. Computerized I & R will catch on when it's less costly to start up, she says.

I&R Not a Liability Nightmare

Liability of information and referral (I&R) programs is "limited only by the imagination of the lawyers," says one child care attorney. But I&R agencies can cut the risks by following strict procedures, two experts told attendees at the recent National Assn. for the Education of Young Children conference.

You can cover yourself in cases of parent or provider complaints by following these guidelines, advised Kathleen Murray, Child Care Law Center, and Patty Siegel, California Resource & Referral Network:

- Let parents know in writing that you make referrals, not recommendations (if that's what you do), and they're responsible for choosing care. State you aren't a licensing agency and licensing doesn't guarantee provider competence. Tell parents what to look for and where to complain.
- Require providers on your list to carry liability insurance and insure yourself.
- Develop a consistent, across-the-board process for removing providers from your list and allow them to appeal. Include grounds for removal. Tell providers your policies and procedures.
- Try to mediate disputes between providers and parents unless state law requires you to report a complaint, such as child abuse. Failure to cooperate with mediation can be grounds for removal.
- Use the same form for every complaint. Fill it out completely. Include who takes the complaint, who makes it, provider involved, what action you take and why, and if you refer parents to authorities. It can help show a court that you acted responsibly. Include facts only on the form, not feelings, Murray warns. "Opinion can get you into a lot of trouble."
- When removing providers from files, notify them by registered mail, advising them they can appeal. When callers ask about removed providers, say merely that you have no information on them. Don't go into specifics. And make sure your staff knows who's been removed and why, Siegel says.

Legal Handbook Outlines Responsibilities of Day Care Centers

Day care centers are not arms of the courts, stresses Bob Crabtree, one of the authors of the Legal Handbook for Day Care Centers. You can't get involved in custody fights over children, and you shouldn't try to be a policeman. "Don't review custody documents. Let common sense be your guide," Crabtree advises.

The handbook outlines lots of useful dos and don'ts for dealing with some of the thorniest operational problems. Among topics covered:

- How to respond when a divorced or separated parent, one who does not have custody of his or her child enrolled at your center, makes an unusual demand -- or a request that's different from instructions left by the parent with custody.
- A review of your legal responsibility in suspected cases of child abuse or neglect.
- A look at privacy statutes and how they may apply to the operation of a day care center.
- A discussion of legal obligations toward handicapped children.
- An analysis of the National Labor Relations Act that may help you see to it that day care center staffs are being treated fairly.
- An overview of zoning laws and how to adjust and cope with them.
- An update on licensing requirements.

The handbook attempts to give general guidance, to make people involved in the operation of centers sensitive to some of the legal questions they may be unclear about -- or perhaps had never considered, Crabtree suggests. It is not a nuts-and-bolts operational manual, he stresses. "Don't rely exclusively on the handbook for guidance. Consult an attorney, too," he says.

Zoning Restrictions: When and How to Fight

Local zoning boards are highly politicized groups, and you can get them on your side if you play your cards right. Lujuana Wolfe Treadwell, an attorney who helped turn around some controversial California zoning laws, gave these tips at the family day care meeting in Atlanta:

- Make friends with staffers on the local planning commission's zoning board. Offer to educate them about your program, or provide more information. Treadwell got a favorable report from Alameda County zoning staffers, which she circulated to other zoning boards when needed.
- Family day care operators who don't know their zoning statuses should talk to a local association or I&R group about it. Zoning ordinances can be found in the city hall. Look for reference to "accessory uses" of a residence, which could mean a home occupation. Don't ask the planning commission, Treadwell advises.
- If you need to apply for a special permit in your neighborhood, explain it to your neighbors first. Once you apply, they'll be notified, and it's better that you've

discussed it with them ahead of time.

A special permit request will probably require a hearing, and you should anticipate objections. Some common ones:

- Too much noise. A condition for off-street parking or specified hours for outdoor play could be attached to your permit.
- Property values will go down. You could point out that convenient day care could encourage stable young families to move into the area.
- Other business could start moving in. If your area isn't zoned for business, this can't happen. A hearing would be required for changes from residential to business status.

If you need a lawyer, go to a local legal aid society or parent who is an attorney, Treadwell advises. Bar associations often have legal services programs -- they're being pushed especially now because of federal cuts. Or look up a local associaton of women lawyers -- this "helped significantly" in the case of a Michigan provider being harassed by local zoning officials.

LICENSING AND REGULATORY ISSUES

State Regulation 'Eroding', Survey Finds

State regulation of day care is "eroding" nationwide, concludes a recent survey by two Vanderbilt University researchers. "Both child care and the child care profession are in dire need of upgrading" -- and a system of self-regulation, the authors conclude.

Out of 46 states and territories responding to a survey by Earline Kendall and Lewis Walker, more than half reported increases in parent complaints since 1980. But licensing staffs continue to dwindle and states are considering more moves toward deregulation, the report says.

Although most respondents cited a trend toward weaker standards, a few officials also reported upgrading -- such as proposed infant standards in four states that don't have them, says the survey.

Most states reported a trend toward family day care home registration, which Kendall and Lewis consider deregulation. But there was otherwise little consensus in general on regulation or regulatory language, making comparison difficult, the authors found.

Kendall and Lewis also found:

- A total of 45,169 day care centers nationwide with 3,557 licenses pending. Total regulated day care homes numbered 130,142 with 5,861 licenses pending. Texas, at 4,800, had the most licensed centers; California topped the list of regulated homes with 26,859.
- While parent awareness is a factor, it "hardly explains" a jump of 250% in complaints mentioned by one official, the authors concluded. Seven officials attributed the increase to weak child/staff ratios, leading to overburdened day care workers. Four said their states were considering loosening the ratio.

For Good Licensing Regs, Stress 'Public Interest', Advocate Says

Changes in state licensing requirements are occurring nationwide. For child care administrators and providers to make an impact, they've got to concentrate on what's important and what will work, says licensing expert Gwen Morgan of Wheelock College. Some ideas she suggested at the NAEYC conference in Detroit:

- Stress the public interest. Licensing should be presented as a consumer protection regulatory action, says Morgan. If the public feels you're using licensing laws to further the interests of child development professionals -- in terms of wages, for instance -- you'll lose the laws.
- Push for well-trained regulators. Licensors should be trained in not only child development, but in "basic law enforcement concepts and the rights of the licensees," to prevent overzealous interpretations of the law. Likewise, regulatory education should be included in early childhood training.
- Recommend people for important licensing positions. Find out who makes these appointments. Focus your recommendations on someone who will "vigorously act in the public interest." It's just as important as writing the rules.
- Avoid any requirement you can't justify as necessary. Try to reach

a consensus with parents, educators and program administrators. Keep in mind that you're writing minimum requirements: "It doesn't mean that people won't go beyond the level of quality" mandated by law, Morgan stresses. If you try to overburden programs with unnecessary requirements, "you may lose the whole regulation," she warns.

• Avoid mythical regulations. The time and travel of licensing workers are limited. Don't propose regulations that are impossible to enforce or that leave interpretation up to each licensing worker -- such as calling for an "appropriate number" of something.

• Develop clear, scientific methods of justification. Current research is a good guide to what is measurable, Morgan says.

• Avoid the ridiculous. "A regulatory agency can't afford public ridicule," says Morgan. Ask yourself what would sound silly to the public. Her example: standards for child care by grandparents.

• Cut down on legal jargon, red tape and paperwork. It's a sure way of winning public support.

• Propose rewards for programs meeting the requirements. Fee rebates and letters of praise are good ways to reward rapid compliance.

• Know the cost effects of the regulations. If they'll cost more, know exactly how much and why it's necessary.

States Regulate Drop-In Care

Spurred by the growth of drop-in child care at shopping centers, Texas day care regulators recently developed specific rules for this kind of care. The regulations, soon to become final, adjust existing day care rules to the more casual, come-and-go characteristics of drop-in care. For instance:

• Staff/child ratio: Since numbers of children of one age group vary in a day, Texas ratios are based on the age of the youngest child in the group. If the youngest is 2-5 years old, for example, the staff/child ratio is 1:12. If the youngest is 6 or older, the ratio is 1:15.

• Space: Indoor requirements are the same for full day care; there are none for outdoor space.

• Toilet facilities: One for every 25 children. Since attendance is staggered, children won't use lavatories at the same time -- so more can use one facility.

• Nutrition: If a child is in care for four or more consecutive hours, he must be served a snack from either home or the center.

There are no program requirements. "You can't purport yourself to be a child development center," advises Jim Strickland, director of Check-a-Child, one of the state's first shopping center drop-in facilities. But a child should be able to walk in and "pick up an age-appropriate activity and begin on it," he says.

In Texas, a drop-in center provides care for children under 14 for part of the day, but doesn't provide care regularly for same child.

In Tennessee, a drop-in care system was set up and guidelines developed by the Knox Area Assn. on Young Children and the state Dept. of Human Services. Guidelines included fire and sanitation standards, references, adult/child ratios and emergency plans. The association didn't inspect facilities

before approving them, but did observe them afterwards and responded to complaints, says association director Jack Wallace.

Ten of the centers the association approved were designed specifically for drop-in fair care. Only four of the ten lasted through the fair, Wallace says, because parents weren't willing to pay the higher-than-normal rates.

The association suggested that casual centers obtain from parents home and local contacts. It suggested giving parents beepers but most caregivers considered it too costly. Instead, centers asked parents to call in regularly.

Training Staff to Handle Complaints

How do you deal with an irate complaint about a child care provider? Michigan's bureau of licensing has a training program for its staffers that's designed to keep the caller calm and get the information needed to check out the complaint.

Here are some points brought out during the sessions:

- Mirror the feelings of the caller. If the caller is in tears, minimize any embarrassment. Tell the caller to take his or her time, that it's okay to cry, and that you'll stay on the line for as long as it takes. Make angry callers aware that you understand why they're angry -- the violation is serious, or perhaps it's because they've been shifted from one office to another. Assure these callers that the problem will be looked into, and that you're there to help.
- Focus on the facts. This means distinguishing between what's information, evidence and proof. Find out who the provider is, where the home or center is located, and what, when, where and how the cause for complaint happened.
- Inform the caller of the possible consequences. Make sure he or she realizes that the provider could lose his license if the allegations are proven. Make sure the caller knows he or she can remain anonymous, and can obtain a copy of the report once the investigation has been completed.
- Don't pass the buck. No matter how upset the callers may be, fight the tendency to refer them elsewhere, or even put them on hold. Once you hang up, you might have lost an opportunity to learn where there are children at risk. Everyone in the division should be able to handle such calls, for this reason.

Two instructors role-play the phone call: one portrays the upset parent, complaining because his child was injured, the other a staffer with the licensing agency. The scene is played twice: once for an angry call, once for a call during which the caller starts crying. A discussion follows each episode.

To make sure the staffers believe that callers can become this angry or upset about such things, the training includes a "trick": staffers are asked to answer some difficult legal questions that no one could possibly answer. After a few minutes' worth of struggle, they'll usually feel the same way parents do who call with complaints -- angry, frustrated and helpless.

The workshop ends with a role play of the interview with the provider, and, for the case in which the provider won't comply with your findings, an administrative hearing -- for which instructors play the administrative law

judge, and the attorneys for the agency and the licensee. Workshop participants portray the witnesses.

Licensing Chief Finds Teamwork is a Good Hiring Tool

When David Low was a supervisor in Michigan's bureau of licensing, he could have used some help and support filling field positions. So, when he became director, he put together -- "with a little help from friends" -- a staff recruitment procedure that emphasized team interviewing, role playing and collective decision-making. It's a big improvement over a system Low feels was "too unilateral."

Two teams (consisting of two supervisors each) interview the job candidate for a total of two hours. Questions center on the areas of early childnood, thoughts and attitudes on regulatory administration, and the use of authority. They're designed to find candidates who can take "middle-ground" positions when dealing with providers on licensing issues.

For instance, questions on authority would indicate whether there's a tendency to overuse it, or to be afraid of using it. A query would be: "How do you assess your ability to say no?" Supervisors can also use "What if?" questions, and if it's still not clear how the candidate would react, they might ask him to role play with them.

Other questions try to reveal how the candidate perceives himself: "Do you like to write?" "Do you think of yourself as a self-starter?" "How are your observation skills?"

Following the interview, another hour is used to zero in on observation skills. Candidates view a videotape of a classroom situation, and write what they observe. The exercise measures accuracy, and shows whether the candidate can distinguish between observation and interpretation.

When all the candidates have been interviewed, the decision to hire is made by consensus. Low has veto power over the decision, which he rarely uses.

Candidates for supervisory positions spend three hours in an oral interview, and four-to-six hours on a written exercise. The candidate might be given a fictional licensing study, and asked to do a written review. If the candidate agrees with the field consultant's assessment, he would be asked to write a letter to the provider giving reasons for the action. If not, he would have to write a memo with recommendations for improving the study.

Don't make excuses for a candidate that does poorly, Low advises. Although most interviewees are nervous, Low has learned you can't assume something that hasn't been produced. "With a shade more nervousness, what you see is what you get," he says.

After-School Programs Needn't Be Costly or Complicated, Speaker Says

How do you make pepper run away? Or water flow uphill?

If you know, you've got two good science projects for an after-school day care program, says Sally Goldberg of Minnesota's Dept. of Public Welfare. Goldberg, who oversees more than 20 after-school programs, some within the public school system, shared ideas at NAEYC on how to develop and outfit a program for school-aged children. Here are 10 projects and activities that have gone over big:

- Making boomerangs -- cut from cardboard, that really come right back to you — kites, pinwheels, crystal radios, balloon jets, rubber band guitars, church-bells from spoons.
- Special activity days: Upside Down Day, Outdoors Day, Health and Safety Day.
- Woodworking -- with real tools, Goldberg stresses. "So what if their bird-feeder is crooked on three sides? The birds don't care."
- Music-making. Borrow or get people to donate good musical instruments. It's just not the same if they're in a state of disrepair.
- Teach life skills, such as how to use money, dress and cook nutritious meals. Hold discussions about feelings, parts of the body -- even drugs and sex. "Sometimes they just want someone to talk to," Goldberg says.
- Field trips -- Goldberg got a local hospital to give a tour, let the children use some medical instruments.
- Only take out a portion of your games, books, science projects at a time. If you don't keep changing things around, the kids will become bored.
- Keep a lesson plan. List the days of the week at the top, subjects along the left side. Include art, language, math, perception skills, music, reading, recreational skills, science, cooking. Try for a weekly theme.
- Try to change your special activities from week to week — unless something has really caught on. Then you could keep it on for two or three weeks.
- Plan activities for individuals, small groups, and teacher-oriented lessons. Most of the activities should fall under the small-group category; teacher involvement should be kept to a minimum.

School-age programs are the cheapest to outfit, Goldberg says. Flea markets, rummage sales, local business should all be tapped for supplies. Buy only what you can't scrounge; manipulatives are usually the most expensive, so Goldberg advises her programs to buy only three a year, "and hope the kids don't take them home in their pockets."

Some of her programs have arrangements with local instant-printers to collect discarded paper after 5 o'clock. Check with your state or local department of natural resources -- it's a great source for free maps and booklets as well as field trip ideas. And the solutions for making pepper run away and water flow uphill? Get hold of some discarded elementary school textbooks, like Goldberg did. Schools often get rid of them after only a few years' use, she says. But she's been learning from them all the same.

(All right, here's how: To make pepper run, sprinkle some in a dish partly filled with water. Stick a bar of soap halfway in on one side of the water,

and the pepper moves to the other side. To make it "come back," sprinkle in some sugar. To make water flow uphill, fill one jar with water, place one end of a handkerchief in, and hang the other end into an empty jar. Several hours later, all the water will have emptied from one jar into the other, via the handkerchief.)

Tips on Day Care-School Agreements

Specific written agreements with the public schools have helped Fairfax County VA's school-age programs run smoothly, says Roberta Newman, of the county Office for Children. When setting up programs in schools, make sure you cover the following points, she suggests:

- State clearly who's responsible for what, and who pays. Newman's agency handles program management, budget, personnel policies, payroll liability insurance and registration. While the schools provide utilities and routine maintenance, the day care program pays overtime for using facilities evenings or weekends. It also pays to use school buses.
- Make sure the day care space is adequate -- at least one full classroom the school doesn't need. "It doesn't work when we share space with a part-time kindergarten," Newman says. "Once you start that way, you'll stay that way."
- Meet with the principal before the school year. Explain your professional background immediately to enhance trust. Ask the principal to tell the entire school staff you'll be coming so you don't take anyone by surprise.
- Acquaint child care staff with the entire school staff; you'll need everyone eventually. Check the nurse's hours and ask if she knows whether children in your care have any medical problems. Make sure teachers inform you if children stay late after school. The Fairfax program can refer children to school psychologists with parents consent.
- Get a copy of school rules and give the principal your schedule so you won't get in each other's way.
- Arrange to use surplus school furniture, the gym and other resources. Newman's program can use the library after hours and the photocopier, supplying its own paper and fluid. Some Fairfax schools let her office use audio-visual tools to show and make movies.

The Fairfax program's grown from eight pilot centers in the mid-1970s to a planned 45 serving more than 1,300 children next year. For free guidelines, write the Office for Children, 10396 Democracy Ln., Fairfax 22030.

School-Age Liability:What To Look For

School-age child care liability can differ from preschool standards, warns one expert. So check state rules, examine your program for potential hazards and insure it, advised Abby Cohen, Child Care Law Center, at the recent National Conference on Latchkey Children. School-age programs should consider the following, said Cohen:

- If located off school grounds, in some states you may be responsible for children on their way from school to your program.

● Some states exempt school-operated programs from some negligence liability. Illinois requires that schools be "willful and wanton" before being held responsible for harm to children.

● In some states, children can be held responsible for some or all harm, depending on age, intelligence and mental capacity. But this doesn't eliminate program responsibility.

● Enforce strict late policies. Even if your contract obligates you to care for childern only until closing, all providers bear responsibility for children left alone if parents don't show up. Explain clearly to parents that they must pick up kids on time and charge fees if they don't. If it's a repeated problem, drop the child.

● Check every aspect of your program for safety. Meeting licensing standards won't protect you. Most states judge liability by what a reasonable person would be expected to do in a given circumstance, Cohen said.

Children's Trusts Catch On In Six States

Six states have recently set up what advocates hope will be a long-term, self-sustaining funding source for child abuse prevention, including day care.

These "children's trusts" will be funded through taxes and fees already imposed, instead of appropriating more money in already-strapped state budgets.

A bill recently passed in Michigan allows a $2 check-off on all state income tax refunds. Advocates hope to garner $20 million, although they're not certain how long it will take, says Jill Warren-Gertiser, Council for the Prevention of Child Abuse and Neglect.

The money could be used for emergency drop-in child care, hospital intervention and special programs for young parents in high schools, she suggests.

In California, $4 of the state's $7 birth certificate fee will go into a children's trust. The fund is expected to grow by $4 million/year, says Deborah Bean, Humboldt Child Care Council. In Kansas, the first state to create a children's trust, a portion of marriage license fees is earmarked.

The trusts are to be administered by special state- or county-level commissions that will decide eligibility and seek other funding sources.

A note of caution: tax check-offs often mean that the state might have to revamp tax returns. If Michigan hadn't been ready to change them anyway, "there would have been a lot of grumbling from our Office of Management and Budget," says Warren-Gertiser.

Iowa, Virginia and Washington also recently created children's trusts. The National Committee for the Prevention of Child Abuse is following them closely. For more information contact Betsy Patterson at the Committee, 332 S. Michigan, Chicago 60604, (312) 663-3520.

Start-Up Grants Help Expand North Carolina Day Care

Sixteen rural North Carolina counties have more day care slots thanks to a special state grant program. The one-time start-up grants enabled 39 day care programs to expand.

Three years ago, the state legislature appropriated $10 million to expand day care for working families, the bulk of which went to purchase more services. But some counties weren't using their allocations because there wasn't enough day care available to purchase. So the state appropriated $700,000 in state tax money to help target areas expand their programs. State representatives helped these counties develop programs and write proposals for grants ranging from $1,200 to $15,000. Here are some of the projects they funded:

• A county had committed mental health, Head Start, Title XX and Appalachian Regional Commission funds for purchasing services for handicapped children. A state start-up grant helped purchase equipment to start such a program.

• The state arranged for some county agencies to apply for funds. The agencies bought equipment to rotate among family day care homes and for-profit centers that were serving Title XX children, but were not eligible for the grants and needed the equipment for expansion.

• A county that used mainly individual child care arrangements was able to start a toy lending library for these caregivers.

• The Rural Day Care Assn. of Northeast North Carolina received funds to start a day care lending library that provided not only toys but cots and other equipment.

The day care program start-up grants won't continue next year, says state day care official Rachel Fesmire. With federal funding cuts, the state won't be able to handle another increase of slots. But other start-up projects are in the drawing board stage, such as an information and referral service, she says.

Workfare Plans: What to Target

Ohio's Dept. of Public Welfare almost exempted family day care homes run by participants in its Community Work Experience Project (CWEP) from licensing requirements -- until Bob Mullinax, a Legal Services attorney following the AFDC rulemaking, alerted them to trouble.

In many states, AFDC work programs are being implemented with little or no input from the child care community or state child care officials. As a result, state income maintenance offices often have total responsibility for figuring out a system for providing child care to participants.

The Ohio experience highlights many child care issues now emerging in these new "workfare" programs, advocates say. When a Work Incentive (WIN) or CWEP program is announced in your state, watch out for:

• Waivers. States can get waivers from federal provisions if they're running WIN or CWEP demonstration projects. For instance, Ohio originally wanted to make AFDC parents participate if children were older than one year. Federal law exempts parents of children under three.

• Regulations. Ohio officials realized that some state day care regulations are too strict for family day care and don't apply to after-school care. So they tried to make adjustments for it in the CWEP rules. Advocates convinced them to drop the idea.

• Training. If CWEP participants are going to go into family day care, who's going to do the training? Ohio had no provision for this.

• Voluntary participation. If CWEP is mandatory, participants may be forced into taking jobs in day care. They should only be trained in day care if they volunteer to provide it, advocates say.

• Refusal of day care. What happens if a parent doesn't like the day care referral? Ohio advocates are pushing for rules that allow one refusal. Proposed rules say parents must find their own care if they don't like the referral, or they're dropped from AFDC for refusing to participate.

• Access to care. Proposed rules don't say that the child care must be reasonably close to home or the work site. This could be a problem with after-school care because of long-distance busing plans in Cleveland, Mullinax says.

• Parent education. Ohio advocates are asking the state to give parents information on finding good child care.

Child care and welfare rights organizations should work together on this issue, says Cindy Flaherty, Ohio Citizens Council. Most state legal services offices also follow AFDC issues, says Mullinax.

Ohio Assn. for the Education of Young Children has prepared a position paper on workfare which will be available for a small price, says legislative liaison Terry Gnezda. Contact her at Ohio State University, Dept. of Family Relations and Human Development, 315 Campbell Hall, 1787 Neil Ave., Columbus 43210.

Day Care Jumps on Bondwagon

Connecticut advocates are trying a new source of government child care funding: state bonds. The state legislature approved $350,000 worth of the tax-exempt, low-interest issues for starting child care facilities serving mostly state and local employees.

The state Dept. of Human Resources is working out application procedures for the expected $50,000-$70,000 grants, says Jeanne Milstein of the governor's Permanent Commisison on the Status of Women. Schools would get priority, to encourage them to turn empty classrooms into day care centers.

The day care bonds will be just a drop in the state's pot of billions of dollars in issues, Milstein says. Maturity will probably be about five years; the legislation allows up to 20 years.

The legislation also sets up a $250,000 Child Care Revolving Loan Fund for non-profit groups to start day care programs primarily for their own and municipal employees. The Dept. of Economic Development will administer it.

Passing such a bill involves working with economic development officials and legislators day care advocates may not know well, Milstein says. Advocates proposed the idea two years ago as a loan fund, but went along when legislators preferred to go the bond route, Milstein says.

Step-By-Step Supervision Helps Teachers

You can ease strain on new teachers -- and cut turnover -- by focusing on their problems one step at a time, says Dick Goldman, Nova University. "One reason for turnover, especially after being hired, is because the job is so complex," he says.

Goldman advises administrators to take a step-by-step approach to helping staff. Instead of coming to them with a laundry list of problems, ask teachers where they think they need help. Agree to observe a teacher handle the problem situation, then discuss it. A 20-minute post-observation conference can serve as a starting point for dealing with the next problem.

Starting with a small problem's fine, Goldman says. Many teachers write too much jargon in notes to parents, he says. Build on strengths -- tell them "It's good you're communicating with parents. But we need to look at the note to the parent who may not have a child development background." Ask them to practice writing jargon-free. Encourage teachers to help each other by reviewing each other's notes, Goldman advises.

Goldman also recommends that supervisors:

- Think of supervision as ongoing, "not just putting out fires." Teachers shouldn't be invited into your office only when in trouble.
- Stick to one subject per conference. If you find Santa Claus still on the wall in February, mention it another time.
- Come to conclusions together -- say what you've observed but don't blurt out your feelings. Think of yourself as a colleague, not a boss.

Patience Rewarded in Training Older Workers

Training senior citizens as day care aides requires extra patience but can hike staff stability. Seniors aren't as concerned about career advancement as younger ones, one director found. And it helps younger staff understand their own parents too, says Patrick Ginnane of the Leo Ryan Intergenerational Child Care Center in South San Francisco.

Training seniors must be done at a slower, more repetitive pace with more individual attention, as they've been out of school a long time, says Ellen Winkelstein, who trains seniors in child care at Roosevelt University in Chicago. And they need time to get in physical shape, Ginnane says. In a few months, seniors in good health can get on and off the floor and chase kids as well as anyone.

His over-55 staff works fulltime, in four-hour shifts. They can't lift children; but walking preschoolers shouldn't be carried around anyway, to learn independence, Ginnane says. Hold kids in your lap to avoid back problems, he advises.

Older trainees are often nervous because they lack recent contact with children, says Mary Carter, of Providence of God Head Start, where Roosevelt students work. Just ask less of them than of younger staff for the first few weeks, Carter advises. Remind them they don't need experience or special training for each activity.

Group Plans Cheap High-Level Training

Child care professionals in central Pennsylvania have put together a high-level training program using local talent at bargain rates.

The first segment of the training -- a one-day program on preschool science curriculum and perceptual motor development -- will be offered to members of the Pennsylvania Association of Child Care Administrators (PACCA) central region and area Head Start, Montessori and other child development program teachers this month for $10/person.

Local professionals needed something more sophisticated than the state's basic health and safety training programs, explains Carol Freeland, Child Development Council of Centre County. She requested and got "a fairly substantial" training budget from her board that allowed her to buy a high-level package to suit local needs. But she's also getting some good breaks on local talent. For instance:

- A Ph.D. candidate from Penn State University will give a half-day presentation on the science curriculum for $75. At his normal consulting rates this would run about $300, says Freeland.
- Local Montessori directors will present a workshop on their techniques and philsophy. Freeland will do something similar for them in return.
- Talks on estate planning will be given at no charge by the insurance rep who handles the Council's account, and by an insurance attorney and estate planning specialist. It's potential business for them, says Freeland.

More one-day training sessions, comprised of two subjects each, are planned in art and music, principles of supervision, creative dramatics, language development and activities, communication with parents and school personnel, discipline and values clarification and stress management. All will be held at Penn State University -- no more than a one-hour drive for most of the participants, says Freeland.

Contact her at the Council, 444 E. College Ave., Suite 200, State College PA 16801, (814) 238-5480.

Trainers' Safety Tricks Not in a Bag

The kitchen cabinet stars in one state's traveling training show for family day care providers. An act of only a few minutes can spur providers to buy inexpensive devices that protect kids from a variety of household hazards, Michigan trainers found.

At sessions for new providers, trainers bring briefcase-sized cabinets full of safety devices that don't cost more than a few dollars. The trainers show providers how the items work and identify local stores that sell them. Providers will buy them -- even if not required to, says trainer Bruce Brown. The cabinet contains:

- A latch that hooks around door handles like a kryptonite bike lock, preventing children from opening it. The latches work on double doors with handles, but not knobs.
- Two-pronged electrical outlet safety caps.
- Plastic door knob covers that prevent a child from opening doors. The cover spins when a child tries to open a door but an adult can squeeze it with enough force to open it.
- Spring-loaded drawer latches that prevent children from opening drawers more than an inch. An adult can reach in and deactivate the spring, allowing the drawer to open fully.
- Electrical plug caps that fit over prongs. Adults can remove them with a key.
- Lists on the cabinet doors that tell providers what to do in emergencies like fires, tornados or medical accidents.
- Stickers to put by phones with the number of the local poison control center.
- Syrup of Ipecac to give a child who swallows poison -- but to be used only after calling a doctor.

Building and stocking 25 cabinets cost the state about $2,300. The state Dept. of Management and Budget carpentry shop built the cabinets for less than a private firm bid. Contact Ted deWolf, Director, Div. of Child Day Care Licensing, 300 S. Capitol Ave., P.O. Box 30037, Lansing 48909.

Health Network for Child Care Launched

A comprehensive health information network for child care centers that can provide emergency medical information at a glance is being launched by Lifestyle Data Systems, Inc., a New Mexico health information firm.

In the Health History System, centers give parents a two-page questionnaire about the child's medical history, including immunizations, blood type, allergies and dietary problems. Most parents can complete it in 12 minutes, Lifestyle's Don McAfee says.

Centers then pass the forms to Lifestyle, which returns computer printouts on each child to the center. Lifestyle charges centers $7.50/child. It recommends annual updating and can send new printouts for new children or medical changes. If children switch centers, Lifestyle can send their printouts to the new one.

Lifestyle can also give centers statistical data on their children, such as the number with a specific food allergy, which could lead the center to consider alternate nutrition, McAfee says. It can also provide computerized mailing lists.

"By using his form, things came out about children we didn't know about earlier," says Eva Ponder of La Floresta, an Albuquerque NM day care center that's used the system since August. When the center discovered through Lifestyle that a boy had a displaced hip, it told teachers not to let him jump off playground equipment, she says.

Most states don't require much medical recordkeeping beyond imnmunization schedules, though McAfee says he's not sure his form includes all data required by all states.

"Many programs are not efficient on how they store and update" child medical data, says pediatric professor Susan Aronson. Some centers don't keep accurate emergency information such as phone numbers for parents that change jobs or check people parents designate as emergency contacts, she warns. Some of these people don't agree to be contacted, she says.

Lifestyle can be reached at P.O. Box 6246, Albuquerque 87197, (505) 842-0025.

Centers Can Push Safety Seats, Says Researcher

Auto fatalities, the leading killer of children, can be cut by education in day care centers, says a professor who studied the issue. Preschoolers need special safety seats -- they're not safe in seat belts or adults' arms, says Dana Scott, Lamar University, Beaumont TX.

Only Nebraska specifically requires day care programs to use restraints when transporting children, she found. And pediatricians provide most parent education. But day care centers can promote proper safety restraint use in ways doctors can't, Scott says. She suggests centers:

- Talk to parents about restraints in conferences or workshops. Or leave information on bulletin boards or send it home with children. Show parents how to use the seats.
- Give parents pamphlets on restraints. You can get them from local American Automobile Assn. affiliates and state transportation and highway safety officials.
- Emphasize that seats not only protect children in crashes -- they can prevent accidents as restrained children can't distract drivers.
- Though seats may be big, let parents leave them at the center if one parent leaves a child and the other picks him up.
- Educate children, too. They can ask parents to get the seats and become enthusiastic about riding in them. Ask a police officer to speak to them -- the authority impresses kids.
- Ask parents to donate outgrown seats to the center. Arrange to loan seats to parents who can't afford them.

Scott recommends a guide to restraints in the April 1982 Consumer Reports.

How to Inspect for Safety Hazards

Don't rely on licensing inspectors to catch all safety hazards in your program, experts warn. Inspect your own facility "with a higher level of observation" than most outside ob-

servers would, says child care attorney Bob Crabtree. Some important checkpoints:

- Bolt down storage bins, outdoor play equipment, furniture or other items that could fall on a child. A girl was killed in a Massachusetts Kinder-Care center in September when a storage bin fell on her head.
- Check playground equipment regularly for rust or protruding nails. Be sure jungle gym bars are fastened and swings are secure.
- Ask manufacturers to build safety into what they sell you. After the September tragedy, Kinder-Care told suppliers to replace sharp corners on furniture with rounded or blunted ones, or to cover them, says regional director Al Naddaff.
- Check wooden equipment like picnic tables for splinters.
- Fence off swimming pools -- even those above ground. A child drowned in an above-ground pool at a Colorado day care home, says state licensing chief Elizabeth Kester.
- Don't lock outside doors from the inside. That makes it difficult for children to leave in case of fire, Kester says.
- Block children's access to the kitchen with barriers.
- If you need technical help, call licensing officials, advises Bob Kubacki, Massachusetts Office for Children. Don't see them merely as a threat.

Center Design Tips to Cut Health Risk

The design of a day care center affects chances of spreading disease, says biologist Norman Petersen, Arizona Dept. of Health Services. Many outbreaks could be avoided if centers were built differently, he found in his inspections.

Among Petersen's recommendations:

- Separate rooms for diapered and nondiapered children. Children can pick up infections from staff who change diapers as well as from inadequately washed facilities.
- Have an adequate number of diaper-changing areas, so staff don't have to rush. Otherwise, there's a bigger chance hands and facilities won't be washed adequately between changes.
- Sinks should be plentiful and next to changing areas. "It has to be so convenient to wash your hands and keep the diaper changing area clean that it makes it difficult to contaminate the kids," Petersen says.
- Shelves in diaper-changing areas should be spacious and easy to reach, with a "tremendous" supply of towels and rags so they don't get used repeatedly.

Also remember to:

- Change rags and water supply frequently when cleaning. After a while, washing can leave more bacteria than it removes.
- Turn faucets off with paper towels to avoid germ contact during diaper changing.
- Don't leave anything in the changing area unwashed -- even powder bottles.

Day Care Diseases: What to Watch For

A rapid increase in diseases among children in day care centers is leading physicians to focus on day care medicine as a unique medical field.

Infants and toddlers especially are more susceptible to certain types of influenza and brain and liver illnesses. These and other contagious diseases are occurring increasingly in day care centers. This is causing alarm, doctors acknowledge.

Day care centers can cut risks of infection by using common sense and following often-overlooked health regulations, doctors say. They remind staff to:

- Wash hands before and after changing each child. Be sure toilet trained children wash after using the john, says Centers for Disease Control's Dr. Paul Blake.
- Avoid common waterbowls for washing or playing, warns Philadelphia pediatrician and consultant Susan Aronson.
- Be sure everyone washes hands before handling food.
- Don't locate the diaper changing area near food, advises nurse Gail Gonzalez, author of a guide to health inspection.
- Immediately isolate a child with diarrhea or a cold, she says.
- If you suspect an outbreak of an infectious disease, contact local health officials about immunization.
- Wash faces with separate washcloths.
- Ask medical authorities to evaluate your center.

Gastrointestinal viruses are most easily spread at centers for infants and toddlers not toilet trained, says CDC's Dr. John Bennett. CDC plans to publish guidelines for handling diseases most commonly spread in day care centers.

Pediatricians plan a conference on day care diseases for mid-1984. The time lag will allow further research on the viruses and how to prevent them. Dr. Mike Osterholm, Minnesota Dept. of Health, leads the planning committee. He can be reached at 717 SE Delaware St., Minneapolis 55440, (612) 623-5414.

SPECIAL REPORT

The Day Care Insurance Crisis: Coping with Skyrocketing Rates and Cancellations

Throughout the country, day care programs are finding their insurance rates doubling, trebling, even quadrupling -- if they're offered renewals at all. The insurance industry is being scared off day care by reports of child abuse and by rising claims. Even unfounded charges raise insurers' costs. On top of this, the American insurance industry suffered its worst year in modern history in 1984 and is raising rates and offering fewer policies to business in general. And insurance will continue to become more difficult to find and more expensive for the foreseeable future, industry sources tell us. This Special Report examines the roots of the problem and offers suggestions for coping with it.

●NO ACCURATE WAY TO MEASURE DAY CARE RISKS

The insurance industry charges rates based on past experience -- the claim rate of the business in general and the individual entity covered. Within the last 10 to 15 years, the day care industry has boomed and insurance companies have found themselves with many policies for which they don't have historical data to conduct proper "loss trending." Coupled with this, the insurance industry has been very competitive since 1979, writing many policies at rates far lower than what the Insurance Services Organization considers fair value. But faced with mounting losses, the industry stopped the price war in late 1984 and rates have been accelerating in 1985.

Day care providers have been paying far less for insurance than its real cost. Two years ago, rates for general liability were as low as $7/year/child, says Joe Silverman, vice president of BMF Marketing, a Sherman Oaks CA-based national insurance broker for day care. Yet industry risk data indicated the rates should have been as high as $20/child/year, he says. Right now, $24 should cover the costs, he says. The 30-slot center that paid $200/year for general and professional liability is now feeling the shock of being forced to pay $1,000 a year or more. A center that size should expect to pay $750-$1,000, maybe more. "In my opinion, that is the right premium," says Joel Lubin of KinderCover Insurance, another national marketer for day care programs, based in Troy MI. "Just the cost of handling paper today exceeds ($300)."

Changes in economic conditions mean the age of low-cost, easy-to-find insurance has ended. When interest rates were high, insurance companies didn't mind low margins on premiums -- they invested their income and still came out ahead. But in recent years, interest rates have fallen, more people are suing insurance companies for claims, and courts are increasingly siding with consumers -- and giving them larger and larger awards, says Marc Rosenberg, vice president of the Insurance Information Institute (III). Claim frequency and severity are higher in the liability area, says David Willis, a spokesman for the Insurance Company of North America (INA). Therefore, American insurance companies lost between $3 billion and $4 billion on underwriting last year, "the worst year in memory," Rosenberg says. Lowered interest rates in recent years lessened the companies' incomes. So now insurance underwriters are looking more closely at the risks they'll cover -- and will only provide coverage where they think they've got a reasonable chance to make a profit. "They'll pick the cream of the crop, because they only want so much," Lubin says.

●A SOCKED INSURANCE INDUSTRY REEXAMINES RELATIONSHIP TO DAY CARE

Insuring a business that cares for children raises a special set of risks, insurance industry officials tell us. Loss trending is more difficult because not only can parents sue if kids are injured, but in most states kids can sue when they grow up. And an injury to a kid may not manifest itself for years. The younger injured parties are, the longer they have to sue. The stories of child sexual abuse that rocked the nation last year sent a new shock into insurance underwriters covering day care. They all raised their rates, and some pulled out of the market altogether. Merely raising rates across the board is not always sufficient, because insurers need contingency funds in case of claims. If a case of child abuse is proven, "every parent with a kid in the center will come with a claim," Rosenberg says. Insurance companies don't have enough data to judge the cost of defending massive claims of physical or sexual abuse. Even if the claims are frivolous, the insurance companies may have to shell out untold sums in legal expenses, and they must in every case set aside contingency funds in case the claims should prove valid.

Agents trying to buy insurance for day care programs tell us many underwriters have overreacted. "Typically, an underwriter is afraid to write a business regarding children," Lubin says. "It is emotion rather than fact." An underwriter won't be criticized for not taking a risk but can lose a fortune for taking one, so they tend to be cautious, he explains. Lubin says he has written between 4,000 and 5,000 day care policies over the last 10 years without one claim of child abuse. BMF, which Silverman says is the nation's largest family day care insurance agent, made a study that showed that family day care underwriters were paying out more than twice what they took in in premiums over the last four years. Including overhead costs, family day care insurance cost the industry between $2.25 and $2.50 for every dollar it took in. And that figure doesn't include any future claims. Silverman won't reveal details of the study but says it includes providers in every state and claims of millions of dollars and is "large enough to be credible." He says underwriters can still make money off the day care industry, but only by increasing rates 200-400%.

But based on emotion or fact, the insurance companies are retrenching. Each of the three national agents for child care has lost its contract with its principal underwriter. The three are scrambling for new ones. Transit Casualty Co. of Los Angeles, faced with its own financial problems, ceased underwriting for Kindercover in May 1985. Lubin says he has been negotiating with other highly-rated firms to replace it. "I am going with 117 applica- coverage. The new edition came out in mid-June. It costs $16, plus $2.70 sion Insurance, sole underwriter for BMF, intends to stop writing for BMF at the end of July. And MarketDyne, the agent for the National Assn. for the Education of Young Children (NAEYC), is trying to put together a new package after the old one with INA fell through, Willis says. The day care industry liability is "not in step" with the company's desires, given "the increasing severity and frequency of industry losses," National Union Fire Insurance Co. wrote Forrest T. Jones, a Kansas City MO broker for several day care associations. With that letter, which included no figures, the company cut off more than 1,000 providers. Most underwriters we spoke with wouldn't give specifics about their plans for covering day care, other than to say they're tightening up.

Day care center and home operators across the country, in groups and as individuals, even those who've never filed a claim, report getting cut off suddenly by national insurance companies, including American States of Indianapolis, St. Paul Cos. of St. Paul MN, and Fireman's Fund of San Francisco. Officials of several firms tell us day care hasn't played a large role in

their business, so they haven't explored it carefully and won't go out of their way to set underwriting standards for it. And the rate of claims in day care is in such a state of flux that any standards written would go out of date immediately, one insurance organization official says. While insurance companies know basic health and safety factors, they admit they don't know how to inspect for risks of child sexual or physical abuse. "It is not a very big moneymaker," says Jason Wright of Aetna. "The market is so small that it's not reasonable to do risk assessments we'd like to do for physical and sexual abuse," says Kathleen Moriarty, communications manager, St. Paul Cos. Though it cut off many clients recently, St. Paul continues to offer day care coverage, but with exclusions for claims of sexual and physical abuse. Fireman's Fund is giving day care applicants "senior underwriting attention," requiring review by the home office before the company approves a policy, says company vice president Jack Smith. "If we can convince ourselves that a given risk is better than average and gives us a reasonable chance to make a profit, we'll write it," he says.

Industry organizations and most underwriting companies we spoke with say they haven't kept statistics on day care claims. Most companies wouldn't share the data they had. One that did give us figures was St. Paul. The following chart reflects the firm's accelerating losses for covering day care over the past three years. Figures include all claims, including child abuse, though the company couldn't break down how much was for abuse:

year	premiums	losses
1982	$667,855	$ 289,181
1983	649,000	3,018,697
1984	308,000	4,797,000

● HOW TO COPE WITH THE SITUATION

If your agents look hard enough, they'll probably find insurance, says Jeff Palca of III. But you'll be paying a lot more than in the past. "How much I can't say," he adds. And insurers are going to be looking more carefully at programs before covering them. Below, some guidance from insurance and child care professionals on how to minimize insurance costs and find the best possible policies for adequate property and liability coverage:

● Use the personal touch. Call your home or business insurance agent and say, "You have got to do me a favor," Lubin recommends. Agents in turn can ask underwriters for favors. Any insurance company can write day care business if it wants to, Lubin says.

● Family day care providers can often get attachments to homeowner policies for work at home, says Aetna's Wright.

● The 1985 Agent's & Buyer's Guide lists names and addresses of 42 underwriters specializing in "day nursery liability," a decline from 47 in the 1984 volume, reflecting industry tightness, a guide salesperson says. In neither year was any of the marketers classified as an "aggressive marketer" of the coverage. The new edition is due out in mid-June. It costs $16, plus $2.70 shipping and handling, from National Underwriter Co., 420 E. 4th St., Cincinnati 45202, (800) 543-0874 (except in Ohio).

● Ask agents what they know about day care before dealing with them. Many don't know anything about it, says Thomas Scott, president of Insurance Management Corp. (IMC).

• If you can't find a helpful local insurance agent, contact state insurance associations. They can get you in touch with specialty carriers, Palca says.

• Don't wait till the last minute. Some private centers gave themselves problem-solving time by speaking with their carriers six to eight months before insurance expired, asking about any potential problems, says Carole Rogin, executive director of the National Assn. for Child Care Management (NACCM).

• Consider banding together for group buying power. A pre-formed group will serve as a better forum than a consortium put together just to buy insurance, says Joan Sherman, vice president of Johnson & Higgins brokers. Some New York schools recently set up a group insurance program with Atlantic Mutual. Belonging to an association indicates to insurance companies that you're seriously professional, Willis says. But group insurance brings its own set of problems. "You give up a little of your independence," Lubin says. Insurance companies are reluctant to take the bad risks along with the good ones, he says. "Associations are very political. Your contact can be out of office next week...Underwriters should have complete freedom to judge (each program) on its own merits."

• Try to buy all your insurance: liability, property, auto, etc. from one company, Sherman suggests. The bigger a customer you are with a given firm, the more likely you are to get low rates, she says.

• Keep mum about the extent of your coverage, warns Marlene Barron, head of two New York City Montessori schools. If people know you're well-insured, you're inviting suits, she says.

●PREPARING FOR MORE CAREFUL SCREENING BY UNDERWRITERS

Insurance companies will be more likely to insure facilities in jurisdictions with strict -- and well defined -- licensing standards, III suggests. "Where there are none, courts will write the law and insurance companies will have to assume courts will write regulations very strongly," Rosenberg says. Insurance companies "will be more successful in implementing FIDCR than the federal government was," says Jim Strickland, who's investigating insurance problems for the Child Care Action Campaign (CCAC). And the criminal background checks being implemented will ease underwriters' fears too, insurance sources surmise. Some tips from the insurance industry on factors that will impress insurance inspectors:

• The professionalism of staff. Display faculty degrees and experience. Employing staff with credentials, like the Child Development Associate, will help.

• Low staff-child ratios. Inspectors will want to make sure enough staff are present to get napping kids outside in case of fire and so they won't be alone with kids to abuse them, Smith says.

• An absence of secluded areas where kids could be molested. St. Paul inspectors will watch for them, Moriarty says.

• Screening methods for employees. The more carefully you check them out, the more impressed insurers will be.

• Any "operational procedures" that reflect on the quality of care will be considered, Moriarty says. These may include time schedules showing struc-

tured activities and record keeping that shows good attendance rates, indicating kids and staff tend to stay healthy.

• Also taken into consideration will be structural difficulties, such as pipes likely to freeze in winter, INA says.

●CUTTING INSURANCE BY CUTTING LOSSES

Careful steps to cut injury, illness and property damage will lower claims, and therefore premiums, IMC told NACCM. Between 70% and 80% of liability claims come from children hurt in accidents. Giving medication and taking field trips deserve special attention. IMC's tips for safe trips:

• Send someone, preferably a manager, to check out destinations before bringing kids there. Check play equipment and be sure of adequate parking space.

• Take everyone in one vehicle, if possible. If you use more than one, be sure vehicles leave at different times, or followers will tend to go through yellow lights. Drivers should know the way. Be sure drivers take the same routes, so the last one can help earlier ones in case of breakdowns.

• Try to plan travel outside peak vehicle and pedestrian traffic times.

• Avoid backing. Before starting autos, have drivers walk around them. They'll see something they didn't see before and can't see from the driver's seat.

• Make sure you've got enough adults to take kids to the bathroom.

• Be sure proprietors of destinations are insured. Ask if their insurance covers you.

●IMC'S TIPS FOR SAFETY ON THE PREMISES

Structure activities and you'll reduce injuries -- 90% of accident reports are from free play, IMC says. Some IMC suggestions to reduce play and other injuries:

• Watch for kids overreaching their physical limits -- such as a kid wearing a Batman cape trying to imitate Batman and fly off a table.

• Remind staff to move quickly at signs of agitation, to avoid fights.

• Tell staff to keep a change of shoes on the premises. They should wear gym shoes outside. Make sure kids fall into plenty of soft material at the bottom of slides and the like, adds Smith.

• Watch for jagged edges and splinters on playground equipment, holes in fences and jagged wires. Check locks at least weekly.

• To avoid "slip and fall claims," keep more than enough snow removal equipment. Sand and shovel walkways hourly if necessary.

• Be sure indoor and outdoor surfaces are even, INA advises. Sidewalks should not have jutting ridges caused by tree roots. Indoor floors should be on one level -- avoid carpet running into linoleum.

• Clear all walkways of toys and clutter. Store toys in separate areas to avoid chances of clutter.

● OTHER TIPS FOR LOWERING RATES

• Watch for changes in parents' marital status, IMC warns. If a pickup doesn't look right, ask lots of questions. If a phone call for an unusual pickup sounds suspicious, call back to confirm.

• Train staff to use fire extinguishers.

• Insulate hot water heaters.

• Be sure all staff are aware of disciplinary policy spelling out exactly what they can and can't do. Don't let them deviate from it.

● LOOKING CAREFULLY AT POLICIES: ADVICE FROM A MANAGEMENT EXPERT

"Take out your policy, read it from front to back and become thoroughly familiar with what is in it," advises Dora Fowler, president of Associates in Human Development, an author and frequent speaker on day care administration. Check your lease -- it may require certain insurance, she says. Some of Fowler's other tips for judging policies:

• Get a proper assessment of your buildings' worth. They may have appreciated greatly since they were built. Be sure you're covered for replacement (reconstruction) costs -- not just cash value. Her rule of thumb: a 10-year-old structure probably has doubled in value. Consider hiring an appraiser.

• Check deductibles to be sure you can live with them. She recommends a $500,000 minimum general-liability coverage.

• Since the burden is on you to prove loss, inventory, list and price every item, Fowler suggests. Photograph or videorecord every area, and put the records in a safety deposit box -- don't leave them on the premises.

• Seek business-interruption coverage, including cost of lost tuition, payroll and moving to another facility in case of disaster.

• Fowler recommends a $1 million umbrella policy including general liability, plus additional coverage for teacher liability in case of incidents like a parent claiming a teacher hit a child. Include libel and slander coverage. Parents may claim you said something negative about a child that damaged him or her for life. "Insurance is easier than paying lawyers," she says. Include medical coverage if you provide first aid and give children medication. And liquor coverage if you have a wine-and-cheese party for parents.

• Be sure coverage includes machinery, including water heaters and boilers.

• Ask for a clause in any policy giving you at least 60-day notice of non-renewal so you'll have time to seek a new policy.

• Report all incidents to the insurance company. "We file a report every time a toddler bites another toddler," Fowler says. Therefore, the company has a record in case someone sues.

• Check to see that policies cover all entities, including landlords, officers, all owners and the board of directors.

• If you cross state lines on any field trips, be sure worker's compensation will be honored in all states.

• Prefer policies that say "to pay on behalf of" rather than policies that require you to pay out of pocket and submit receipts for reimbursement. And see that legal fees are covered.

• Consider crime insurance that will protect you from dishonest employees.

• Cover yourself for professional malpractice claims against therapists and social workers you employ.

• Be sure general liability covers not just regular staff, but acts of volunteers, including parents on field trips.

• Seek a small agency. An agent should give you at least three or four quotes from underwriters. Get bids in writing. Compare coverage as well as costs.

• Check out the underwriters' ratings in directories like Standard & Poor's, Dun & Bradstreet and Best's. They'll indicate how financially sound the companies are.

• Ask for a letter to follow any verbal communication. If you don't get one, write one confirming figures given and keep a copy.

• Ask your insurance company to give you a printout of claims against you every year and what they cost. If you have a good record, it will help keep your costs down the next year.

●ORGANIZATION AND POLITICAL REACTION TO A GROWING PROBLEM

Outside of scurrying to find new coverers, organized day care groups thus far are still trying to collect information on the magnitude of the problem that just hit them. Several report polling their members. The Preschool Owners Assn. of Illionis plans to take its data on nonrenewals to the state director of insurance. (Illinois is one of three states that require centers to carry insurance. Several more are considering it.) The association intends to ask the state how it can require it to buy something not on the market, says officer Bob Donnelly. The Michigan Dept. of Social Service is also polling all the state's 2,500 centers, says staffer Bill Hankins. He hopes to interest insurance companies in short-term policies to tide providers through the current crisis. "We are looking hard at trying to communicate with (insurance companies) on the impact," Rogin says. But IMC surveyed NACCM members for insurance needs last October, and only 9.2% even responded, a rate "somewhat disappointing in light of current insurance market conditions," Scott wrote Rogin.

Members of House and Senate children's committees have also expressed interest in looking at the problem. "We are exploring what might be useful to the child care industry by examining other cases where the federal government has tried to reduce the risk for insurance and still enable important services and property to be protected," Rep. George Miller (D-CA), chairman of the House Select Committee on Children, Youth and Families, told us through an aide. "We are examining things like federal flood insurance and riot reinsurance, which were developed about 15 years ago." Miller says he doesn't know the extent of the problem well enough to propose a legislative or other solution. And since insurance has traditionally been regulated at the state level, he's not sure the federal government should jump in.

CCAC wants to hear from providers about their insurance problems. Write Strickland at Child, Inc., 818 E. 53rd St., Austin TX 78751.